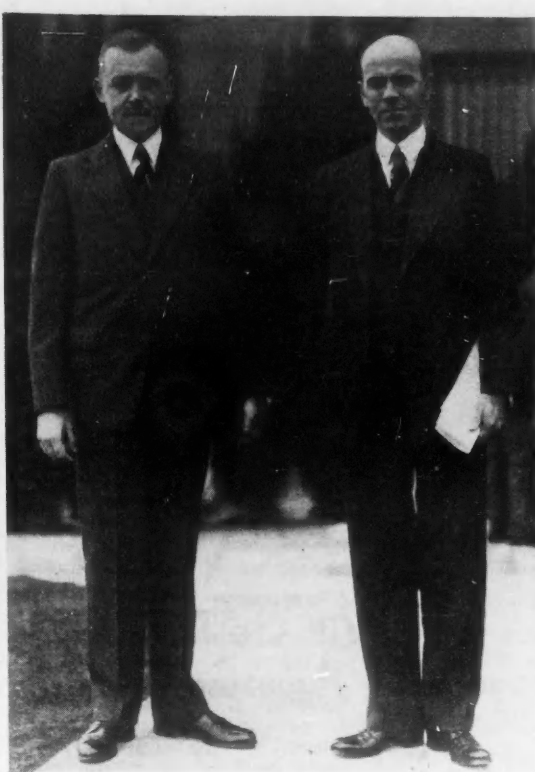
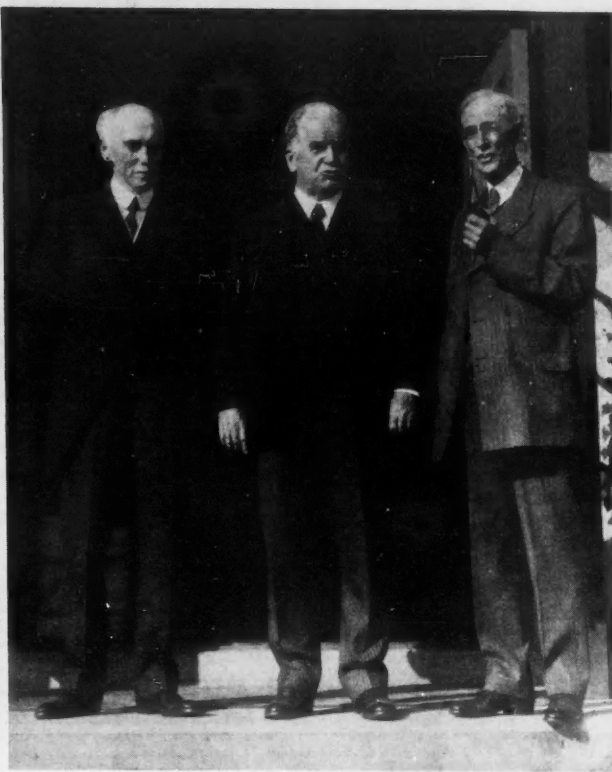


EPOCH-MAKING WEEK IN GREAT BRITAIN

—Page 2

Can Hudson Bay Route Stand Test? —Page 21

Page 3—A Warrior Against Slums



ANNUAL CONVENTION OF THE CANADIAN BAR ASSOCIATION

The Sixteenth Annual Convention of the Canadian Bar Association was held at the Manoir Richelieu, Murray Bay, P. Q. Among those present, left to right: Sir Lynden Massey, K.B.E., K.C., of London, England, Mr. Justice Orde of the Supreme Court of Ontario, N. W. Rowell, K.C., of Toronto, Vice-President of the Association, W. N. Tilley, K.C., of Toronto, Mr. Geo. Henderson, K.C., of Ottawa, Louis S. St. Laurent, K.C., of Montreal, re-elected President, E. H. Coleman, K.C., of Winnipeg, Secretary-Treasurer, Mr. H. J. Sims, K.C., of Kitchener, S. W. Jacobs, K.C., M.P., of Montreal.

—Photos by Canada Steamship Lines.

THE noblest phenomenon in connection with the present situation in Great Britain is the spirit with which a majority of the people are facing a situation which demands enormous sacrifices of everybody. It is an extraordinary and unique occasion when a Chancellor of the Exchequer is actually cheered to the echo after announcing a budget demanding enormous, though necessary, exactions. How severe those exactions are may be gathered from the comparative statement issued at Ottawa on British and Canadian taxation. One item alone is sufficient to illustrate the whole tale. The married man in Canada with an income of \$3,000 pays no income tax, the man in England similarly situated, \$243.33 per annum,—and the ratio of impost increases steadily beyond that. This apart from the immense indirect taxes covering everything beyond the merest necessities of life.

Britishers Tighten Their Belts

Hon. Philip Snowden, faced with the grievous task of announcing new burdens on an already overburdened people, had the consolation of knowing that a sincere appeal to patriotism, coming from a man who has eschewed such appeals in the past, would not fail; that his quotation, "Come the world against us, England yet shall stand", would not fall on indifferent ears.

His subsequent address over radio for the ears of a vaster public than confronted him in parliament, contained an affirmation that this budget is his greatest contribution that he has made to the well being of the British people. Most important was his assertion that it is sheer delusion to imagine there is an unlimited source of wealth on which the State can call. It is to be feared that the crisis with which he had to deal was in a large measure due to the failure of the leaders of the Labor Government to realize this sooner. Mr. Snowden has also denounced the deceptive rubbish which men like that arrant demagogue, Lansbury, have promulgated as to a "conspiracy" of bankers against the people. Anyone not a moron on financial matters, knows that bankers above all people, from mere self interest if no other reason, desire to see that whole population in easy circumstances.

MANKIND is necessarily imitative (owing perhaps to its physical ancestry), and no sooner was the announcement made that a National Government had been formed in Great Britain, than suggestions were forthcoming from various quarters that Canada should have one too. Persons who rush forward with such a proposal have not taken the trouble to examine the political circumstances which impelled His Majesty King George to bring a National Government into being with the assent of the leaders of all three parties in the British House of Commons. Britain now has a National Government, not because she wanted one, but because there was no other way out. No such political crisis as that which made it necessary has occurred, or is likely to occur, in Canada.

The Prime Minister, Rt. Hon. Ramsay MacDonald, found himself in a very unhappy position. The financial credit of Great Britain and the status of the pound sterling were in serious danger. Financial collapse meant ruin not only to Britain but to the

Empire and to foreign investors in most parts of the world. Catastrophe disastrous as the Great War itself, was imminent unless drastic measures were taken. Mr. MacDonald learned that the vast majority of his followers in the House were unwilling to support him in adopting these remedies,—many because they were just blockheads, and others because they considered the crisis a favorable opportunity to destroy capitalism and bring about the dismemberment of the British Empire. Under ordinary conditions a general election takes place when a leader's followers revolt, but such a course would have been fatal. Britain's credit had to be saved and, his own following having failed him, Mr. MacDonald asked the co-operation of other parties and obtained their support.

That is how National Government came about, but no person of political intelligence regards it as more than a temporary arrangement to meet a pressing emergency. In Canada no such emergency exists. Our national credit is not and never has been in danger. When in the closing days of the recent session at Ottawa the Prime Minister deemed it necessary to introduce certain extraordinary measures to provide relief, he was not refused the support of his own caucus. Beyond some differences as to method he had no difficulty in obtaining the support, in principle, of opposition parties. The Canadian House of Commons in the outcome acted as a unit and the Bennett administration functioned as a National Government. Why in a spirit of imitation, with no crisis that cannot be dealt with by existing arrangements, we should disrupt our present political system is not clear.

THIS journal has been asked by many supporters to express an opinion as to the conduct of Gar Wood of Detroit, still officially "Speed Boat King" of the United States, who managed to get his ermine seriously soiled by his highly ingenious efforts to retain that honor. Since several million others have already expressed their opinions with picturesque license of utterance, an addition to the chorus hardly seems necessary, but far be it from us to disoblige a waiting public. Briefly, Gar Wood seems to be a kind of scut. What kind of scut the reader can decide for himself. The qualifying adjectives will depend on whether the said reader's vocabulary is of English, Irish, Scottish or North American origin. Some of the best vituperation on the subject of Gar Wood's character to which we have listened has come from United States visitors to Canada.

Gar Wood's Patriotic Impulse

The Canadian public's judgment may be estimated from the stupendously enthusiastic reception accorded to Kaye Don on his coming to Toronto, on September 10th. During recent weeks two or three of the most eminent living Britishers have visited Toronto, but the enthusiasm for Kaye Don, kindled by the treachery he encountered at Detroit, as well as by his world wide fame as a speed expert, overshadowed any ovations they received.

The explanation offered by some of Wood's friends that, though his trickery was regrettable, he was actuated by "patriotic motives", does not help his case much. If the New York Herald-Tribune is cor-

rectly informed, his "patriotism" must be as ruthless as that of Cassius. It is authority for the allegation that months ago Gar Wood stated that he and his brother, George Wood, could easily capsize Don's speed boat, "Miss England", by "giving her a wash". And that is what happened! Not merely Gar Wood's trick in luring Don across the starting line two seconds ahead of time, but the route he took after crossing the line which made disaster inevitable, indicates that the Detroiters believed in the motto "What we have we hold" with iron intensity. He was of course aware that when "Miss England" capsize a year ago Sir Henry Segrave was drowned, and that chances were less than "fifty-fifty" for Kaye Don, who is probably alive to-day because he was born lucky. We fancy that Dr. Samuel Johnson would have enjoyed references to Gar Wood's "patriotism". It is perhaps fortunate that Wood had only one soul to sell for his country.

IN HIS address at Regina Mr. George C. McDonald, of Montreal, chairman of the executive of the Canadian Chambers of Commerce, provided a most interesting paragraph which showed that pessimists as a rule are denied the gift of accurate prophecy. His citations deserve attention from those who seem to think present world conditions will never right themselves. "William Pitt said: 'There is scarcely anything around us but ruin and despair.' Wilberforce, in the early 1800's, said that he 'dared not marry, the future was so dark and unsettled.' Lord Grey, in 1819, 'believed everything was tending to a convulsion.' The Duke of Wellington on the eve of his death (1851) thanked God that he would be spared from seeing 'the consummation of ruin that is gathering about us.' Disraeli (1849) said that 'in industry, commerce and agriculture there was no hope.' Queen Adelaide, wife of William IV, said she had only one desire, to play the part of Marie Antoinette with bravery in the revolution that was coming on England.' Lord Shaftesbury (1868) said that 'nothing could save the British Empire from shipwreck.'

The old adage about the silver lining may sound bromidic but is soundly based on human experience.

PUBLIC life in Canada has its rancors, disappointments, wounds and injustices as in every other land, but it also has its amenities. Once they are out of politics, statesmen sometimes experience this fact. It must have warmed the heart of Hon. Howard Ferguson, less than a year ago the subject of much vituperation, whose appointment as High Commissioner to London was savagely criticized before he had a chance to show his aptitude for his new duties, to hear the chorus of praise from former political opponents which marked the luncheon tendered him by the members of the Ontario Legislature on September 11th. Mr. W. H. Ireland, M.P.P. of Trenton, is most adept at organizing large functions of this kind; and it was an example of his tact that most of the speakers he called on were public men who were

at one time, or are now Liberals. Chief Justice Sir William Mulock jocularly alluded to his own presence as that of one who had in earlier life been a Liberal and had been invited as such in order that he might "lend respectability to the occasion". Sir William and Hon. W. D. Ross, Ontario's Lieutenant-Governor, developed affection for Mr. Ferguson during their official relations with him as Premier. But there were speakers like W. E. N. Sinclair, K.C., Liberal, and Hon. Harry Nixon, Progressive, who sat as opposition leaders during Mr. Ferguson's last session in the Legislature, and Hon. N. W. Rowell, K.C., who was opposition leader years ago when Mr. Ferguson was a Conservative private member. The tributes of such men to the High Commissioner's ability and comradeship added weight to the tribute of the present Premier, Mr. Henry, speaking on behalf of his former colleagues in the Government.

Such non-partisan expressions of good will toward public men do not happen very often in Canada and are the more welcome when they do occur. After all, Canada's public men are nearly all sincere patriots, and have carried a very heavy burden in our time.

THE record of an organization made up of public-spirited citizens which carries on earnestly a constant fight against disease, suffering and need, and whose work grows in magnitude year after year, cannot fail to excite admiration. In the minds of many the Red Cross Society is still a war-time organization, or one which suddenly emerges out of quiet backgrounds when some great calamity occurs. They forget, or fail to appreciate, that though founded to relieve injury and pain on the battlefield, or to succor those distressed by flood, fire or famine, the Society has developed a comprehensive peace programme which means as much to unfortunate human beings as its ministry represents in time of unusual emergency.

A report on the activities of the Red Cross in Ontario during the past twelve months, just issued, makes impressive reading. Assistance for crippled children, families in harrassed circumstances, sick soldiers and their dependents, home nursing, hostels for the unemployed and a Junior Red Cross movement to instill the idea of good health, service for others and international friendliness—these are among its services.

During the last twelve months no less than nearly six thousand persons have been given expert medical and nursing care in the 23 Red Cross outpost hospitals in the sparsely settled and far-flung districts of Northern Ontario. Ponder on what it must mean to a mother who is taken ill, to a lumberman or miner who is injured or to a child suddenly stricken down in one of the lonely stretches of the hinterland. Then, too, there is a large work among soldiers. Over 13,000 were visited in hospitals and over 6,000 sick were cared for out of hospital.

The manifold works of benevolence carried on by the Red Cross are a gratifying commentary on the good will of thousands of people, who not only support this welfare service through moral interest and co-operation but make it possible through financial contributions. Were it not so the Red Cross could not present to the public a record so laudable.

THE FRONT PAGE

Famous Pessimists Were Wrong

THE old adage about the silver lining may sound bromidic but is soundly based on human experience.

PUBLIC life in Canada has its rancors, disappointments, wounds and injustices as in every other land, but it also has its amenities. Once they are out of politics, statesmen sometimes experience this fact. It must have warmed the heart of Hon. Howard Ferguson, less than a year ago the subject of much vituperation, whose appointment as High Commissioner to London was savagely criticized before he had a chance to show his aptitude for his new duties, to hear the chorus of praise from former political opponents which marked the luncheon tendered him by the members of the Ontario Legislature on September 11th. Mr. W. H. Ireland, M.P.P. of Trenton, is most adept at organizing large functions of this kind; and it was an example of his tact that most of the speakers he called on were public men who were

at one time, or are now Liberals. Chief Justice Sir William Mulock jocularly alluded to his own presence as that of one who had in earlier life been a Liberal and had been invited as such in order that he might "lend respectability to the occasion". Sir William and Hon. W. D. Ross, Ontario's Lieutenant-Governor, developed affection for Mr. Ferguson during their official relations with him as Premier. But there were speakers like W. E. N. Sinclair, K.C., Liberal, and Hon. Harry Nixon, Progressive, who sat as opposition leaders during Mr. Ferguson's last session in the Legislature, and Hon. N. W. Rowell, K.C., who was opposition leader years ago when Mr. Ferguson was a Conservative private member. The tributes of such men to the High Commissioner's ability and comradeship added weight to the tribute of the present Premier, Mr. Henry, speaking on behalf of his former colleagues in the Government.

Such non-partisan expressions of good will toward public men do not happen very often in Canada and are the more welcome when they do occur. After all, Canada's public men are nearly all sincere patriots, and have carried a very heavy burden in our time.

THE record of an organization made up of public-spirited citizens which carries on earnestly a constant fight against disease, suffering and need, and whose work grows in magnitude year after year, cannot fail to excite admiration. In the minds of many the Red Cross Society is still a war-time organization, or one which suddenly emerges out of quiet backgrounds when some great calamity occurs. They forget, or fail to appreciate, that though founded to relieve injury and pain on the battlefield, or to succor those distressed by flood, fire or famine, the Society has developed a comprehensive peace programme which means as much to unfortunate human beings as its ministry represents in time of unusual emergency.

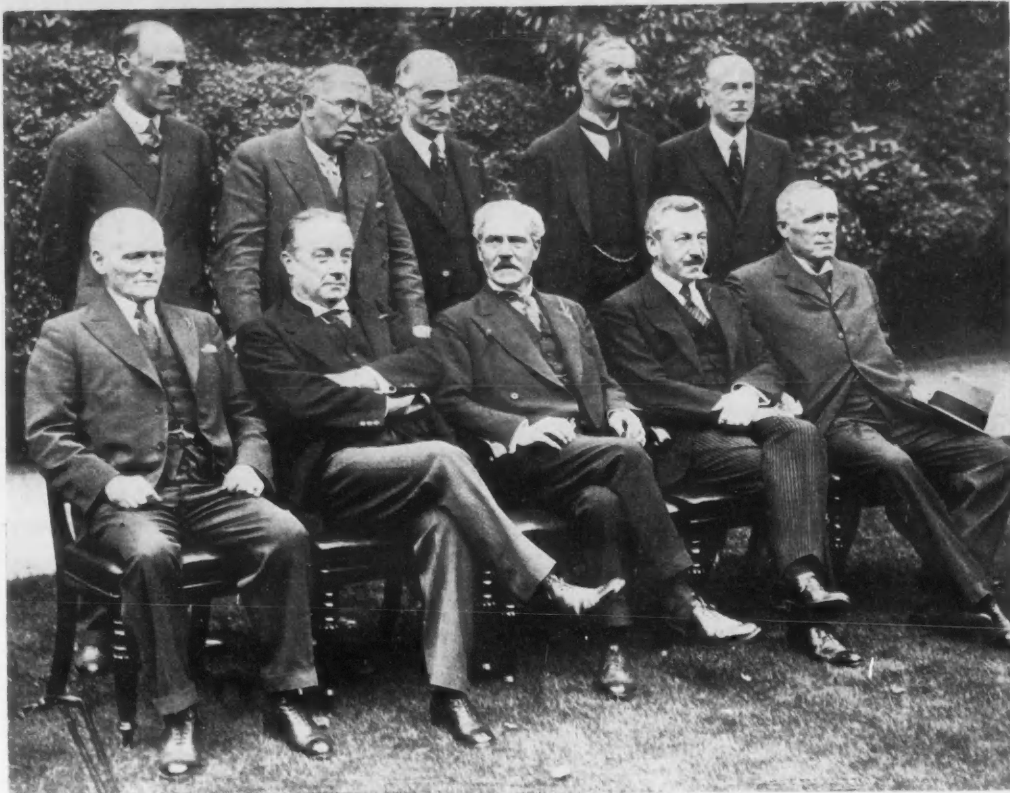
A report on the activities of the Red Cross in Ontario during the past twelve months, just issued, makes impressive reading. Assistance for crippled children, families in harrassed circumstances, sick soldiers and their dependents, home nursing, hostels for the unemployed and a Junior Red Cross movement to instill the idea of good health, service for others and international friendliness—these are among its services.

During the last twelve months no less than nearly six thousand persons have been given expert medical and nursing care in the 23 Red Cross outpost hospitals in the sparsely settled and far-flung districts of Northern Ontario. Ponder on what it must mean to a mother who is taken ill, to a lumberman or miner who is injured or to a child suddenly stricken down in one of the lonely stretches of the hinterland. Then, too, there is a large work among soldiers. Over 13,000 were visited in hospitals and over 6,000 sick were cared for out of hospital.

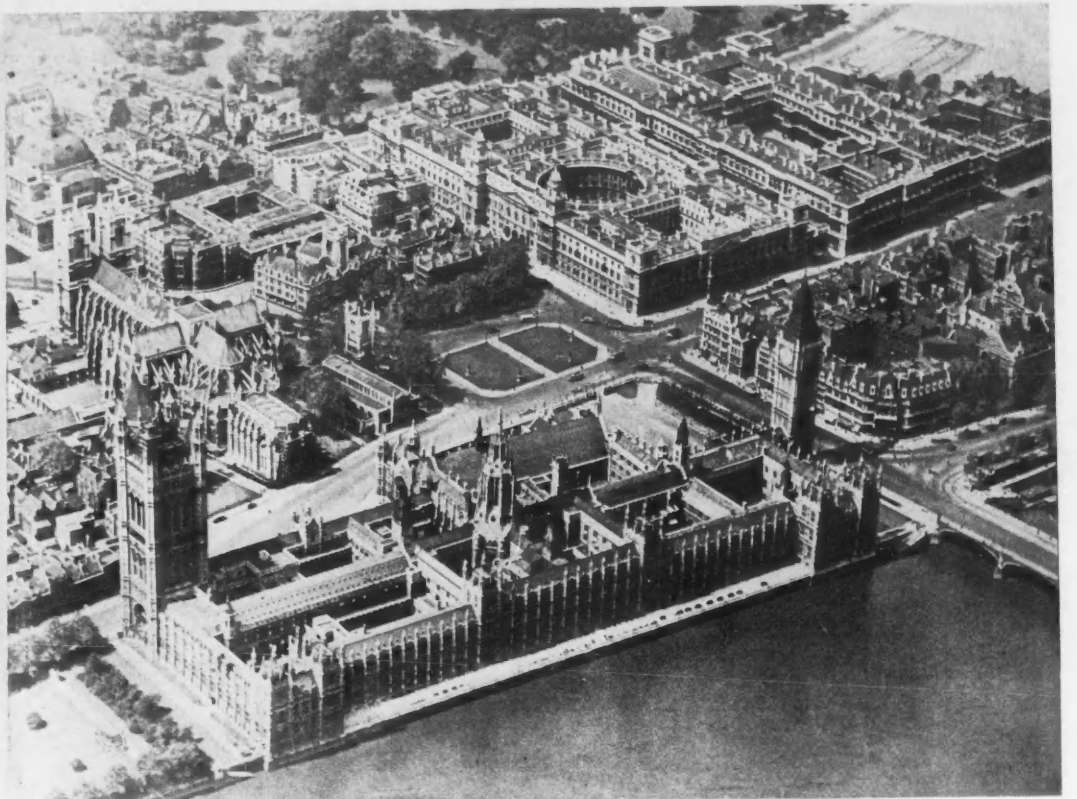
The manifold works of benevolence carried on by the Red Cross are a gratifying commentary on the good will of thousands of people, who not only support this welfare service through moral interest and co-operation but make it possible through financial contributions. Were it not so the Red Cross could not present to the public a record so laudable.

During the last twelve months no less than nearly six thousand persons have been given expert medical and nursing care in the 23 Red Cross outpost hospitals in the sparsely settled and far-flung districts of Northern Ontario. Ponder on what it must mean to a mother who is taken ill, to a lumberman or miner who is injured or to a child suddenly stricken down in one of the lonely stretches of the hinterland. Then, too, there is a large work among soldiers. Over 13,000 were visited in hospitals and over 6,000 sick were cared for out of hospital.

The manifold works of benevolence carried on by the Red Cross are a gratifying commentary on the good will of thousands of people, who not only support this welfare service through moral interest and co-operation but make it possible through financial contributions. Were it not so the Red Cross could not present to the public a record so laudable.



CRISES MAKE STRANGE BEDFELLOWS—The cabinet of the National Government of Great Britain: Front row, left to right, Rt. Hon. Philip Snowden, Chancellor of the Exchequer; Rt. Hon. Stanley Baldwin, Lord President of the Council; Prime Minister Ramsay MacDonald, Sir Herbert Samuel, Lord Sankey. Rear row, left to right, Sir P. Cunliffe-Lister, Rt. Hon. J. H. Thomas, Lord Reading, Rt. Hon. Neville Chamberlain, Sir Samuel Hoare.



THE POLITICAL SEAT OF THE EMPIRE—An unusual aerial view of that portion of Westminster which houses the Government and its various departments. In the foreground are the House of Parliament, with Westminster Abbey and St. Margaret's behind; Whitehall runs from the centre of the picture towards the right-hand top corner, with Downing Street showing as the last turning on the left. The block of buildings in the right background contain the Foreign and Home Offices, the Board of Trade, the India Office and the Treasury.

EPOCHAL WEEKS IN GREAT BRITAIN

Survey of Occurrences that Will Go Down in History — National Government Accomplishes the Aims for which it was Founded — Amazing Transformations of Statesmen not Unknown in British Politics

By JOHN A. STEVENSON, Canadian Correspondent "London Times"

THE expected crisis in British politics came to a head in the closing week of August and the great bouleversement which has taken place promises to effect a more fundamental transformation of British politics than any event since the wartime Coalition Ministry of Lloyd George was evolved.

Events apparently moved with great rapidity after the middle of August, when the money markets of the world began to reveal the shakiness of sterling. The bankers evidently represented to the Government that unless drastic steps were taken to put the national finances in a condition which would restore confidence in the ability of the pound to look the world in the face, there would be a further flight of foreign capital and the decline in sterling would become dangerously progressive. When it had been intimated in the press that New York and Paris had agreed to buttress the Bank of England with a credit of \$250,000,000 it was realised that, following the German crisis an hour of trouble had arrived for Britain. Mr. Snowden issued a reassuring statement that the British financial position was "fundamentally sound" and that perhaps after all the bank would not be obliged to draw upon this credit. But funds continued to take wing from London in such a volume that within ten days financial papers were overtly hinting that this new credit was well on the road to exhaustion. So the bankers become more insistent in their representations that the Government must act and act quickly if the situation was to be saved.

Meanwhile the MacDonald Ministry had been pondering the report of the Economy Committee headed by Sir George May, which had estimated a probable deficit of about 500 million dollars for the current fiscal year and had suggested drastic cuts in expenditures which would provide for five-sixths of this sum. There had been set up a special Economy of the Cabinet consisting of Messrs. MacDonald, Snowden, Thomas Graham and Henderson and during the week August 15-22 it sat almost without interruption. It reported at intervals to the full Cabinet and called into consultations the leaders of the Conservative and Liberal parties. Mr. MacDonald gave a public pledge that somehow or other the Budget would be balanced and the Economy Committee worked out a programme which aimed at this result. It was on Thursday, August 20, submitted by the Committee to a conference of the Labor party's Executive and the General Council of the Trades Union Conference and unsuccessful efforts were made to induce these bodies to give it their endorsement. Mr. Henderson and Mr. Graham had evidently concurred in the Cabinet's programme of economy until they found that it was bitterly opposed by trades union leaders and then they began to waver in their attitude and finally took up a position of hostility to it. In this they were supported by other members of the Cabinet who were not on the Economy Committee and by most of the junior Ministers. So Mr. MacDonald, finding that he could not carry his Ministry with him, sought out the King and intimated his intention of resigning office and handing over the problem of the rehabilitation of the financial situation to other hands. However the King persuaded him to defer a final decision and sleep over the situation, and in the words of the Times, "by delaying the Prime Minister's resignation he did much to substitute a constructive effort for a tired man's despair".

Mr. MacDonald decided not to throw up the sponge and with the King's approval the Conservative and Liberal leaders were called into conference to discuss the possibility of forming a National Government. They proved responsive to the proposals made to them by Mr. MacDonald and without delay an official communique was issued to the effect that the Labor leader had undertaken the construction of a National Ministry for the purpose of tiding over the crisis. Only a few days were consumed in the necessary negotiations and adjustments and on August 29th the Labor Government resigned and a new administration to which all three parties contributed

took its place. Mr. MacDonald seems to have been willing to let Mr. Baldwin take the Premiership, but it was decided that it would strengthen the Ministry, if the former remained at the head of the Ministry; Mr. Baldwin, displaying his usual spirit of self-abnegation, has taken the sinecure office of Lord Privy Seal, but thereby will be free to share Mr. MacDonald's burdens and deputise for him as leader of the Commons.

The Cabinet proper has been reduced to a personnel of ten, four Laborites, four Conservatives and two Liberals, the idea being that the curtailment of its numbers will conduce to efficiency. The Labor quota, Messrs. MacDonald, Snowden, Thomas and Sankey were obvious choices and as long as Mr. Lloyd George was incapacitated by ill health, the natural selections from the Liberal party were Lord Reading and Mr. Herbert Samuel. It was inevitable that Mr. Baldwin and Mr. Neville Chamberlain should head the Conservative contingent and Sir Samuel Hoare who becomes Secretary of State for India, has been steadily rising in the party hierarchy. More obscure are the reasons for the inclusion of Sir Philip Cunliffe-Lister, who has not heretofore been counted a first rater in preference to ex-Ministers like Sir Austen Chamberlain, Lord Hailsham, Mr. Amery and Lord Eustace Percy. But the presumption is that protectionist "diehards" like Lord Hailsham and Mr. Amery declined to serve in any Cabinet which was not committed to the establishment of a tariff system and the co-operation of the Liberals at any rate could not be secured at this price. The more important offices are allocated to the Cabinet and the rest are given to Ministers who will remain outside the sacred inner circle but will of course be called frequently to its Councils. Most of these outside Ministers are old political hands but the Liberals contribute two particularly able recruits to Ministerial rank in the Marquis of Lothian, who as Chancellor of the Duchy of Lancaster will be a sort of handy-man for the Cabinet and Sir Archibald Sinclair, the new Secretary for Scotland. Lord Robert Cecil would have seemed a logical choice for the Foreign Office as although nominally a Conservative, he has worked closely with the MacDonald Government in connection with foreign policy and disarmament, but this very important post was entrusted to the Marquis of Reading, possibly on the theory that his prestige with the Jewish community throughout the world and his racial connections will be very helpful in times of financial stress. Lord Robert Cecil however will not be left unemployed as he is to take Mr. Arthur Henderson's place as head of the British delegation to the Assembly of the League of Nations.

THE new Government has lost no time in getting down to work and tackling the varied and difficult problems which demand solution. Its advent to office at once restored confidence in the pound and without difficulty temporary credits of \$400,000,000 were secured from France and the United States for the purpose of rendering the position of sterling unassailable for the time being. Financial and economic experts of all kinds, headed by our late visitor, Sir Josiah Stamp, were called upon for advice and help and with commendable despatch plans for a supplementary Budget which would make provision for the impending deficits of the current fiscal year and its successor, and would restore confidence in the general financial position of Britain and the future of sterling, were evolved.

Once the Premier's moves became public, the Laborites who could not follow him took swift action. The executives of the Labor party and of the Trades Union Congress met and without delay declared open war on the new Government. One local branch after another passed resolutions of the same hostile tenor and an ominous solidarity of opposition manifested itself in the ranks of the party. Mr. MacDonald found

himself repudiated by his own constituents at Seaham Harbor and Mr. Thomas was forced to resign office by the railwaymen's union, which he had served so long. When the Labor parliamentary party met, merely a handful of supporters of Mr. MacDonald were revealed and his own son, Mr. Malcolm MacDonald, was his only forthright defender. Lord Sankey, the Chancellor, made a brave effort to pour oil on the troubled waters and in the same speech championed the actions of MacDonald and praised Arthur Henderson for saving the soul of the Labor party. Mr. Henderson was elected leader of the Labor party in succession to MacDonald and the only dissentients to his choice were Mr. Maxton and a group of his friends, about half a dozen in all, who think him too conservative.

Since the authority of Parliament was necessary for the projected taxation and economy measures, it was summoned to meet on Sept. 7 and it was in an atmosphere of tense excitement that the House of Commons held its first sitting. It presented the strange spectacle of Mr. Ramsay MacDonald sitting cheek by jowl on the Government front with Mr. Baldwin and Mr. Neville Chamberlain, who had lately been attacking him and confronting the angry and embattled hosts of the Labor party which he had led for so many years. No time was lost in bringing down the Budget and inasmuch as Mr. Philip Snowden has announced his early retirement from politics, it was the last Budget speech which he will deliver. Pale, resolute and obviously suffering from the effects both of his illness and the breach with his old friends, he occupied a little more than an hour in expounding the terms of a Budget, the drastic severity of whose proposals came as a shock to the British public. A forecast of heavy deficits had been expected but nobody was prepared to find them as large as \$370,000,000 for the current year and \$850,000,000 for the following year. However the Government had faced the situation courageously and partly by economies and partly by heavy additional taxation they claim to have made provision for revenues which will leave a small surplus in both years. There is no need to elaborate the details of the new taxation, but the main increases are in the income and super taxes and the former will henceforth be at the onerous rate of five shillings in the pound with the majority of exemptions decreased; there are also to be heavier imposts on beer, tobacco and entertainments and some other minor levies. For the curtailment of outlays there is to be an allround cut in the rate of the "dole" and sweeping reforms which will wipe out its more notorious abuses and aim to put the whole unemployment insurance system on a sound financial basis. The salaries of civil services, teachers, policemen and others are to face a substantial decrease. Mr. Snowden apparently contented himself with a cold, lucid exposition of the Budget proposals, although he closed on a dramatic note with a fine quotation.

"All our past proclaims our future, Shakespeare's voice and Nelson's hand, Milton's faith and Wordsworth's truth in this our choice and chainless land. Bear us witness, come the world against us, England yet shall stand."

It was left to Mr. Ramsay MacDonald to make, amid the jeers and taunts of his old followers, an impassioned defence of the course of action which he and his Labor associates had felt compelled to take and he accomplished it to the satisfaction of the members who are following his banner for the time being. Mr. Henderson, in his new role as leader of the Opposition, naturally took sharp issue with the contentions of the Premier, and sought to prove that the financial crisis had been artificially manufactured and that the expulsion of the Labor party from office had been engineered in obedience to the dictates of American

bankers. The Labor party showed a disposition to resort to tactics of rowdiness, but their saner members held the turbulent element in check and the Speaker managed to exercise his authority. The only uncertainty about the first division was how many Labor members would support MacDonald and in the end only twelve, of whom seven held Ministerial offices, followed him into the lobby. However the Government had a comfortable majority of 59 and this was increased in subsequent divisions.

THERE is no doubt that the Government will be able to pass its Budget and command the situation in Parliament. Its front bench is reasonably strong in debating power and should be able to hold its own with the paladins of the Opposition among whom Mr. Henderson will find his most effective lieutenants in Mr. William Graham, Capt. Wedgwood Benn, the ex-Liberal, Mr. Arthur Greenwood and Miss Susan Lawrence. But the real battle will be in the country and the Trades Union Congress which has been meeting at Bristol has adopted an attitude of violent hostility to the Government. Perhaps, however, the most significant development of the Bristol meeting was the announcement of Mr. Henderson, who had always been regarded as one of the unrepentant free traders of the late Labor Ministry, that he was prepared to support a revenue tariff of 10 per cent. as an alternative to the measures which the Government had proposed for balancing the Budget. This declaration and other signs indicate that the Labor party is getting ready to move to a protectionist position and such a strategy may have a far-reaching effect upon both the life of the present Government and the future of British politics. If Labor comes out boldly for a tariff policy the Conservatives will realise that their political clothes have been stolen and that they will need to keep all their present allies, both Liberals and Laborites, to put up an effective fight against the Labor party at a general election. When the new Government was first formed it was openly predicted that it would only last a few months, but now warnings are being uttered from very responsible quarters that its members must not allow their partisan feelings and desires to obscure the need for the maintenance of the present National administration until brighter days dawn.

The Labor case, which will be argued with indefatigable zeal at every street corner and market cross in Britain during the coming months, will be that the interests not merely of the working but other classes are being ruthlessly sacrificed to find escape from a financial impasse for which the combined greed and folly of a group of London bankers are responsible. Mr. H. N. Brailsford is by common consent the ablest journalist exponent of Socialism in Britain, held in high esteem by his opponents for his fairness and moderation and he has made, in a special despatch to the *Baltimore Sun*, the categorical charge that the London bankers had lent money recklessly to Germany and Austria not from any philanthropic motives, since they had borrowed foreign funds at 3 per cent. and lent them out at 6 and 8 per cent. He furthermore declared that the bankers, finding themselves in a hole with their German and Austrian loans frozen, contrived while shrouding their own performances in mystery to divert attention to the state of the public finances and to enlist pressure on the Government from American and French creditors for balanced Budget. This story of foreign banking pressure has been emphatically denied, but the Laborites will make great play with it and keep up the cry that the real dictators of British policy are American millionaires, who had bidden the standard of living of the British workers to be pared to the bone in order to buttress the London banks and prevent the collapse of the pound adversely affecting their own embarrassed fortunes. Labor will also contend that the problem of the unbalanced Budget is merely a phase of the general slump which has overtaken the whole universe as a result of a variety of causes, the

(Continued on Page 4)

A WARRIOR AGAINST SLUMS

Father Basil Jellicoe, Cousin of Famous Admiral Now in Canada—His Policy of "Faith in Action" and Its Rich Results

By A. R. RANDALL-JONES

YOUTH, energy, enthusiasm, human sympathy of the warmest and superb unconventionality—such are some of the attributes to the colorful personality of the Rev. Basil Jellicoe, Anglican priest and noted social reformer, at present visiting Toronto. A cousin of Earl Jellicoe, who accords him his active support, in the war that he has been instrumental in declaring on slum conditions in the east end of London, he is one who "sees visions" and who is striving to make them come true.

There is a very beautiful prophecy in Isaiah: "My people shall dwell in a peaceful habitation, and in sure dwellings, and in a quiet resting-place." In a London area of peculiar squalor and depression, Father Jellicoe, through the St. Pancras House Improvement Society, of which he is organizer, has been seeking the fulfilment of this promise. And with an almost miraculous measure of success. It was while a curate at St. Mary's, Somers Town, part of the area mentioned, that the impulse came to him to start the enterprise named.

This is how he himself tells the story: "I am sometimes asked what made me think of a housing scheme. The answer is twofold. A bathroom and a boy. The bathroom is in the building of our Mission, and the housing scheme began to take shape in my mind one evening, as I tried, by sheer force, to get the gym class, which was disporting itself in the bathroom, to leave and go home. As I pushed and shouted and tried to get them out, I realized that the accusation often levelled against the poor that they do not like washing, is a lie, and I began to go more carefully into the question of the facilities for washing in Somers Town, and received the shock of my life.

"The second reason was a boy, who is now a young man, called Willie. I was approached by his doctor to see if I could get the child sent to the seaside in order to save him from tuberculosis. After a spell at the sea, Willie returned, and was pronounced well and strong, but, alas! Willie was sent home. Less than a year later, I was again approached by the doctor, and told that things had gone back to where they were and that Willie must go away again. So it was again borne in upon my mind that, before we raise money for hospitals, for camps, for country homes and the like, we must turn our attention to the actual source from which the germs of disease are bred."

So the Housing Society was formed, with prayer and faith as its basis, but no money. However, that began to come in. In five years, nearly \$700,000 has been subscribed, and in only eight cases has the individual amount been as high as \$5,000. Its work has lain, and lies, in transforming the area in which it operates, with all its appalling destitution, dirt and degradation, into a garden city, with open spaces, splendid rows of flats and modern conveniences. Not the least striking and significant feature of the whole project is that, under the new order of things, the old tenants occupy the new premises—and, in many cases, at lower rents than formerly.

Yet it is run on economic lines. The Society is registered as a public utility, under the Industrial and Provident Societies Acts, and all actual building is paid for out of the money subscribed in shares. This has been felt to be necessary as, otherwise, the dividend paid—one of three or four per cent., I believe—would not be a real one, and municipal and kindred authorities might have contended, with some show of reason, that the Society had an unfair advantage over them, and that its scheme could not have been carried out on anything like an economic basis.

However, the extra donations that have come along have been of enormous value for welfare work of all kinds among the tenants who (as may readily be imagined from what has been said) are among the poorest of the poor. Of course, the transformation of the lives of the inhabitants has been to scale with the transformation of their dwellings and general environment. It was to Anglo-Catholic congregations within the Church of England that Father Jellicoe made his earliest appeals, and in the movement, a very notable example of "Faith in Action", may be discerned the zeal and the faith of the early Christian Fathers. But there are no religious tests for the tenants, no conditions. "He took him and healed him and let him go"—there we have the highest warranty for this sort of method.

Nevertheless, Father Jellicoe sets a supremely high but (who can doubt it?) an absolutely right,



REV. J. B. L. JELlicoe

standard for the priesthood itself. "A successful clergyman," he says, "may be a good cricketer, or a good oarsman, or a man amongst men, or good with men and boys. If he is these things, thank God for it, but he MUST be, first and foremost, a crucified person—one who bears with his Master the pain and suffering of the world and strives with Him to turn it into Easter. If he is not attempting this at least, if he is merely 'hearty', or merely groveling on his knees before the Altar, and not getting out into the streets, to look for the hungry, the naked and the prisoner—then he is a dope-merchant, and I can sympathize (though I cannot agree) with communists and others who are filled with an overwhelming desire to cut off his head!"

The spirit that has permeated his whole under-

taking has been of the loftiest. Consistently he has seen in the tenants of the filthy, stinking dens, now transformed into decent and comely habitations, not so many "dirty people", as the world too often sees them, not so many "social problems", but "the blood relations of the King of Kings". And how marvelously they have responded. "The moment they were treated thus," he says, "up they went, and there they stand, vindicated for all time before the nation." Nor does he forget to point out that not all the slums that need to be swept away are slums of the street—there are slums of the heart as well.

Not only has provision been made for housing the population of these transformed districts, but also for its recreation. A couple of taverns, or "pubs" (short for public-houses) have been constructed on modern lines, and here may be obtained refreshments of all kinds, including intoxicants. Such institutions may not appeal to general religious opinion in Canada, but Father Jellicoe takes a strong line of his own on this matter—as on so many others. As a matter of fact, he, a parson, lives in a "pub."

Moreover, so far from being sheepishly apologetic for this part of the enterprise he asks for people's prayers "for the two public-houses, with which I am connected, and the aim of which is the consecration of wine and the recreation of God's children." The working-man, he contends, goes to the tavern, or "pub", not in order to get drunk, but in order to meet his friends, and particularly is this the case in overcrowded districts, where such friendly meetings are impossible in the "one-room" or "two-room" home. "No man," he thus sums up his views on this whole matter, "should ever be 'the worse' for drink, and, if strong waters were realized to be the gifts of God, and therefore not to be abused, men and women would learn to drink 'in remembrance of Him', and thus be THE BETTER for their drinking?"

Unconventional, eh? Perhaps. But it is the unconventional people who often have the knack of starting things worth while. Anyhow, the movement for "restoring the homes which have been stolen by the Devil", inaugurated by Father Jellicoe, is spreading like wild-fire in Great Britain—and not only in the large centres. For there are slums in the smaller towns and even in many of the "beauty-spots"—and no less horrible and degrading because they present an appearance of picturesqueness.

TOO MUCH PROPAGANDA!

Canadian Writers Cannot Sell Literary Gems About Their Native Land Because of the Publicity Slaves

By B. K. SANDWELL

"ARTICLES about Canada are almost unsaleable in Great Britain owing to the fact that newspapers are inundated with gratuitous copy about the Dominion, most of it being propaganda."

Such is the observation made to "Canadian Writer's Market Survey" by the only English syndicate firm listed in that interesting volume, recently off the press in Toronto. The firm in question is Newspaper Features Limited, and the observation enshrines a great and pertinent truth. For it is true, as many scores of Canadian writers can testify, that "articles about Canada are almost unsaleable in Great Britain."

It was not always so. The first real money that the prolific writer of this present article ever made with his pen was three guineas for a screed upon the University of Toronto in one of the intellectual evening newspapers which once flourished in London. But that was before the end of the nineteenth century. At the present time, if an editor of a newspaper, intellectual or otherwise, did happen to want an article on Toronto University (which he would not), he would at once call up by telephone one of the three or four Canadian propaganda establishments which flourish in London, and say: "Send over an article on Toronto University, and be quick about it", and it would be sent over. It would be

quite a good article, but it would be propaganda. And so many propaganda articles about everything in Canada have been published that editors just simply do not think of wanting an article about Toronto University any more. I doubt if a London newspaper would want an article on Toronto University even if President Falconer were murdered by a member of the Board of Governors; whereas he would want one on Bombay University if its President merely retired.

I should make an exception here. The English newspapers can usually find space for an article about something Canadian, if it is of a condemnatory character (and if, of course, in the case of the serious papers, the condemnation appears reasonable). That is because the fact that it is condemnatory makes it evident that it is not propaganda—not pro-Canadian propaganda, at any rate,—and also makes it sound different from all the propaganda articles that have been published, so that it has an air of freshness. And newspaper editors do like freshness. This does not in any way contradict the statement of Newspaper Features Limited; that statement deals only with the kind of article that can be syndicated, and condemnatory articles cannot be syndicated, because every different newspaper wants to condemn a different thing, or the same thing for different reasons. Condemnatory articles must therefore be written for individual papers. There is no mass production in condemnation, except for condemning the things that every successful English newspaper condemns, like the Soviet system and the War Debts and the English climate.

There is a moral somewhere in all this. It has something to do with the question whether, in the long run, articles supplied by a group of propagandist organizations without money and without price do as much good as articles sold for sordid filthy lucre of ordinary money-grabbing hack writers (like me). For the statement of Newspaper Features Limited makes it pretty clear that the two kinds of articles cannot be made to flourish together. Apparently, if there were fewer propagandist articles supplied to the British press, it would be easier for us hack writers to sell our articles.

Now while at first sight it might appear that that would be better for us hack writers, I am not at all sure that such is really the case. It must be remembered that there are a large number of Canadian writers (not of course hack) employed in turning out the propagandist stuff. If they were not employed in turning out the propagandist stuff, they would be turning out articles for sale, both in England, the United States and Canada, and the competition would be even worse than it is now. As it is, they draw nice salaries whether their articles get printed or not, and are withdrawn from the ferocious scramble for the emoluments of literature. I am not at all sure that I, as a hack writer, want them turned loose.

But there is another aspect to the matter. I venture to believe that the articles written by us hack writers, merely because they are paid for and purchased, are more efficient at arousing interest in,



THE KNITTED SUIT—LONG FAVOURED FOR ITS

ADAPTABILITY TO MANY OCCASIONS—HAS BEEN

FASHIONED BY MONARCH-KNIT INTO A SYMPHONY

OF GRACEFUL LINE AND DASHING STYLE.

NO SMART FALL WARDROBE IS COMPLETE WITH-

OUT AT LEAST ONE MONARCH-KNIT FALL SUIT.

MONARCH-KNIT
SPORTWEAR

Specialized Service

The man is rare who is really master of all phases of his trade, business or profession. Civilization has so developed that to become a specialist in one small part of any field of endeavour requires a man's whole effort.

Once business in general was a one-man affair. Now it is carried on by organizations, with many departments, each in charge of specially trained executives.

Now estate administration is a task no individual can execute with the safety, experience and resources found in a modern Trust Company, with its trained fiduciary experts.

Our Estate Analysis Department will gladly answer, without any obligation on your part, any questions you may ask regarding our services and make suggestions to meet your specific needs.

THE
TRUSTS and GUARANTEE
COMPANY LIMITED
TORONTO

CALGARY BRANTFORD WINDSOR
J. J. WARREN, President. E. B. STOCKDALE, General Manager.

122



Kay Don and his Sponsor.—Kay Don, who lost his chance to lift the Harmsworth Cup at Detroit through the trickery of his opponent, Gar Wood, with Lord Wakefield, owner of "Miss England II", the occasion being Kaye Don's return from South America prior to coming to this continent.

and disseminating information about, this fair Dominion and its many peculiarities than the articles supplied free by the propagandists. I do not mean for a minute that we are better writers; some of the ablest pens in Canada are employed in the propagandist organizations, under the ablest literary and business direction. But there is something about propaganda that people who have been subjected to it for any length of time get to recognize, and propaganda that is recognized is propaganda half neutralized. The British public is getting into such a state of mind that the instant it hears the word "Canada" it feels for its gas mask. If the propagandists could be withdrawn from propagandizing for about ten years, I fancy that by the end of that time there would be in Great Britain a real desire to acquire such knowledge about Canada as can be communicated by two or three dozen independent writers of moderate skill and originality, each addressing himself to the sole task of producing interesting and informing articles without caring whether they would increase or decrease the movement of immigrants, the flow of capital, the price of stocks, the length of time spent in the Dominion by tourists, or the social prestige of Canadian notables in the Empire's capital.

In the meanwhile, alas! "articles about Canada are almost unsaleable in Great Britain", and it is rapidly getting to be that they are also almost un-give-away-able. Whereas articles on Kenya and British North Borneo and even New Zealand are in keen demand and get fat, juicy headlines.



WAITING FOR THE NEWS.—The large crowds outside of No. 10 Downing Street on August 24th, when the Socialist Government which took over the Seals of Office on June 9th, 1929, resigned.

EPOCHAL WEEKS IN GREAT BRITAIN

(Continued from Page 2)

economic wastage of the war, overproduction of food and raw materials and the drop in prices among others. Its spokesmen will point out that the Budget is unbalanced partly because the national income, and with it the revenue, has shrunk and partly because the unemployment caused the decline in industry and trade has left the nation with many mouths to feed as a duty. In every national income there are certain charges fixed by contract which do not vary whether the pound or dollar swells or contracts; such charges are the national and municipal debts, interest on debentures and long-term rents. In an analysis of the British national income made in 1924 by Sir Josiah Stamp and another equally eminent economist, Prof. A. L. Bowley, they worked out the percentage shares of fixed charges, wages, etc., of the national income as follows:

	Per Cent.
Public debt service.....	10
Interest and rent.....	16.4
Fixed money obligations.....	26.4
Other governmental expenditures....	7
Profits of enterprise.....	16.8
Wages and salaries.....	49.8
Variable charges.....	73.6

But when prices fall it is the people who hold the fixed charges, known to economists as the rentier class, that benefit, for with wages, salaries and profits decreased they get a larger share of the national income and with lowered prices each individual rentier's share goes further than it did. In February, 1924, the index number of wholesale prices in Britain was 159.3, but by February, 1931, it had fallen to 91.6, a drop of 36 per cent., which corresponds roughly to the shrinkage in the national income. So it has been calculated by Labor economists that the rentiers who drew in 1924 26 per cent. of the national income are now getting 35 per cent. and the argument follows that theirs are the backs on which any fresh burden of taxation and sacrifice could be placed without inflicting any serious hardship. In 1924 the rentiers' share of the British income was estimated at nearly \$5,500,000,000 and it is contended that since it has probably not declined in aggregate value, an extra tax of 10 or 12 per cent. on it would practically balance the Budget. Then there is the further Laborite contention that if fresh direct taxation cannot be contemplated, the sinking fund which absorbs a large sum every year, should be suspended to meet the emergency and a special loan issued to cover such an exceptional item as the loss through Germany's failure to meet her obligations. It can be shown that Britain is by no means the only country with a large Budget deficit, indeed few are without it, and that the United States with a deficit in the neighborhood of a billion dollars is blithely borrowing to fill the gap. Why, it will be asked, should the social services which compensate the British worker for his comparatively low wages, be selected for sacrifice when other means of meeting the deficit are available? Such roughly will be the case which Mr. Arthur Henderson and his lieutenants will put before the British public as a militant opposition and it may get a very sympathetic hearing from other classes than the manual workers, for wages and salaries are likely to be slashed in every direction. Under these conditions Labor will have a real battlecry to appeal to thousands of voters who were ready a month ago to punish the late Labor Government for incompetence and timidity, but will now visualize the Labor party as their champion against the banks.

There is a possibility that Messrs. MacDonald, Snowden and Thomas may be able to hold the support of a substantial moderate element in the ranks of Labor, but this cannot be counted on and all the signs indicate that the great mass of the working population will support Mr. Henderson. Now politically the downfall of the Labor Ministry may be a real blessing for Labor in the long run. If the party had gone to the polls defending the record of the MacDonald Government, it would according to the best expert opinion have lost nearly 100 seats, but now, fighting as an opposition with the slogan "The People versus the Banks" as its warcry, it has a good chance of holding its own in the industrial seats and coming back as strong in Parliament as before; even an outright victory at the polls for it cannot be ruled out as impossible. To meet the Labor campaign effectively the Government will have to put into practice the principle of "equality of sacrifice", to which it is pledged, and be able to prove that the new burdens are being fairly distributed among the different classes.

WHATEVER the result of the next general election may be, the present upheaval undoubtedly means the opening of a new phase in British politics. During the twelve years since the end of the war in which Labor has forged ahead of Liberalism and become the second largest party in the state, it has been content to pursue a policy of social amelioration by gradual reforms. Its lack of a parliamentary majority compelled it to proceed warily and its reforming pace, while irksome to the younger men of the party, suited the tempers of the older leaders like MacDonald and Snowden who had become distinctly conservative with advancing years; even while in opposition Labor under their leadership did not offer any more formidable challenge to the existing social and economic order than the Liberals had done in their palmy days from 1906 to the outbreak of the war. Now, however, the restraining hands of most of the older leaders of the party are going to be removed for men like Lord Passfield, nee Sidney Webb, and Mr. Thomas Shaw are retiring and Mr. James Maxton and his friends will get their heads for the first time. The Labor party will move sharply to the left and henceforth preach in much more strident tones the gospel of "Socialism in our Time", which in recent years had been virtually discarded by its leaders. Unless there is a speedy recovery of business and reasonable prosperity, the Conservatives and Liberals may be driven to form a permanent Coalition; in this event the two party system would be restored and the need for an electoral reform bill would vanish. Under such a realignment Labor might not actually gain power for some years, but it could not be kept indefinitely out of office and it would arrive there with a mandate for revolutionary changes in the social and economic system. Today the economic system known as capitalism is on trial everywhere and in Britain peculiar difficulties stand in the way of its successful emergence from the test; to cope with them nothing short of the best brains of the two parties which are opposed to Socialism will suffice. In a notable speech delivered in July at a common oration gathering at the London School of Economics, Lord Lothian pointed out that in the Russian experiment there had emerged a direct and powerful challenge to all the accepted conceptions of property and that it was specially formidable at the present juncture because it came at a time when the capitalist system showed serious symptoms of decay mainly because the fundamental incentive to capitalist enterprise, good profits, had been removed by the incidence of high taxation for war debts and social services. The National Government and its successor will probably be given a chance to put the capitalist system in Britain on its feet but, if they fail, then the British people, who have never been afraid of political and economic experiments, will be ready to give Socialism a real trial.

But the personal fortunes of the leading actors are usually more interesting than the events in which they participate and not the least piquant feature of the crisis is the new position of Ramsay MacDonald. During the war years he, along with his friend Philip Snowden, remained a stubborn pacifist throughout their course and braved tremendous unpopularity with his fellow countrymen. When Henderson, Barnes and Thomas threw in their lot with the other parties for the furtherance of the national war effort and took most of the Labor party with them, Ramsay MacDonald held to his faith; abused continually in the press, treated with contempt and expelled from his golf club, he was the *bête noir* of London society and as late as 1922 he was unable to win what ought to have been a safe Labor seat in Woolwich. Now the almost solitary and vilified pacifist of the war days feels it his duty to join the two older parties and even lead them for the sole purpose of dealing properly, in his judgment, with the economic consequences of the war which he opposed and hated. Mr. James Bone, the London editor of the *Manchester Guardian*, puts his case well in these words, "Ramsay MacDonald, who withstood his party in war, has now withstood it in peace and has done so at his peril."

The records of British politics show some amazing transformations from the original political roles of famous statesmen. Gladstone, who when he first entered Parliament was "the rising hope of the stern, unbending Tories", became the mightiest leader that Liberalism has ever known and Joseph Chamberlain, the terrible radical who organized the Birmingham caucus and invented the doctrine of "ransom", lived to become the favorite political hero of Tory duchesses. But none of these great men traveled so far from this original starting point, nor ever experienced such a dramatic turn of fortune as that which brings Ramsay MacDonald, born in a humble cottage of Lossiemouth and, from his youth, the inveterate critic of everything that British Conservatism stands for, into control, even if only for a few



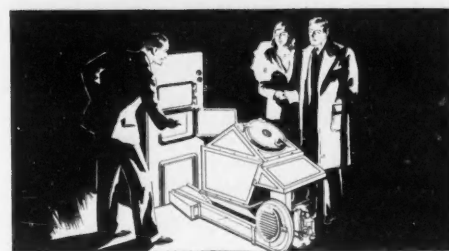
Iron Fireman is made in Canada for Canadian industries, buildings, and homes.

Let IRON FIREMAN cut your fuel costs

Increase heating efficiency and lower operating costs by burning coal automatically

IRON Fireman Automatic Coal Burner hammers down fuel costs and builds up profits. Canadian owners are cutting their coal bills 15 to 50 per cent. The savings effected are so large that Iron Fireman soon pays for itself.

The secret of these extraordinary savings in fuel costs centers in Iron Fireman *non-agitated forced underfiring*. Iron Fireman burns small-sized, low-cost coal. Air and coal are fed to the fire from below, and volatile gases that ordinarily escape as smoke are distilled off scientifically and consumed by the flames. Application of this scientific principle produces firebox temperatures 500 to 1000 degrees hotter than through hand firing, maintains even heat or boiler pressure, saves labor, and abates the smoke nuisance.



Iron Fireman will earn for you, as it is earning for others, if you will just say the word. Write for literature or ask your Iron Fireman dealer to survey your heating plant and submit a report on the savings you may expect from an Iron Fireman. Buy your Iron Fireman on easy payments—let the machine help pay for itself.



IRON FIREMAN MFG. CO. OF CANADA, LTD.

80 PORTLAND STREET, TORONTO

Dealers in Principal Canadian Cities

IRON FIREMAN ... The Machine that Made Coal an Automatic Fuel



"Many mickles mak' a muckle"

THE truth of the old Scotch saying is being driven home these days. Men have learned that the steady accumulation of money is a financial bulwark of the first importance. A dollar saved may not seem very much

— but a dollar or more laid aside every week and placed at interest in a Savings Reserve mounts gradually into a tidy, useful sum. Do not put off the opening of a Deposit Account — decide now to save systematically.

Seventeen Branches in Ontario

PROVINCE OF ONTARIO SAVINGS OFFICE
EVERY DEPOSIT GUARANTEED BY ONTARIO GOVERNMENT
HEAD OFFICE PARLIAMENT BUILDINGS

TORONTO BRANCHES—BAY AND ADELAIDE STS., UNIVERSITY AVE. AND DUNDAS ST.; 2048 DANFORTH AVE.; DANFORTH AND FENWICK AVES.

months, of the great party which Peel, Disraeli, Salisbury and Balfour led and which for years had been spending all its energy in fighting the Labor chieftain and all his works. Ramsay MacDonald's active political career may be drawing near to an end but it contains abundant material for the romanticist as well as the historian.

A cable from England informs us that Alfonso is going on a vacation. Now all we need to know, is what from?—*The New Yorker*.

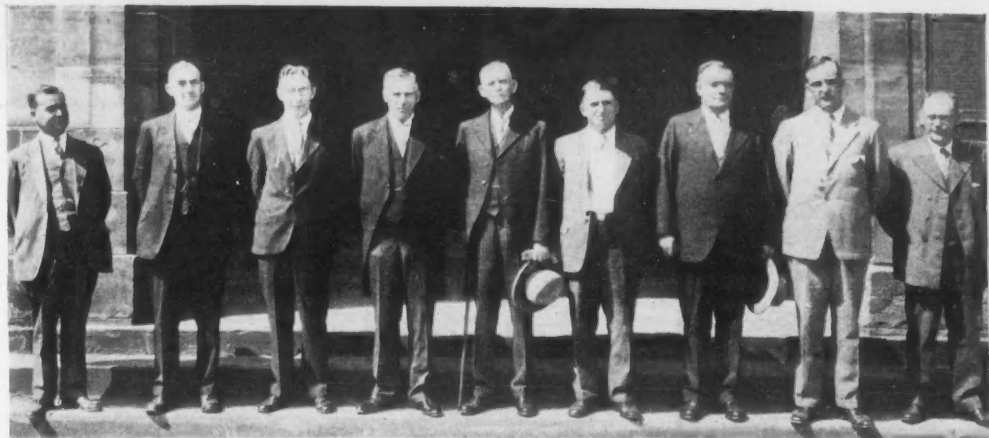
Milady may revive the Empress Eugenie hat if she chooses, but she needn't expect us gents to grow

Napoleon III whiskers as accessory scenery.—*Arkansas Gazette*.

A student publication of Columbia University asserts married women are more capable teachers than unmarried ones. Men will agree.—*Life*.

That disturbing sound reaching the Hoover Administration from the direction of the next Congress comes from the dole-drums.—*Virginian-Pilot*.

If the G.O.P. wants to be on the safe side in next year's campaign, it should adopt as a slogan "The Half-Full Dinner Pail".—*Louisville Times*.



EXECUTIVE COUNCIL OF PRINCE EDWARD ISLAND—Left to right: Hon. Adrian F. Arsenault, B.A.; Hon. Matthew W. Wood; Hon. H. Francis McPhee, B.A.; Hon. Wm. J. P. MacMillan, Minister of Education and Public Health; Hon. James D. Stewart, K.C., Premier and Attorney General; Hon. Leonard MacNeill, Minister of Public Works and Highways; Hon. G. Shelton Sharp, Minister of Agriculture and Provincial Secretary-Treasurer; Hon. Walter G. McKenzie; Hon. Harry D. McLean.

U.S. TENNIS SINGLES

Ellsworth Vines the New Champion

By R. L. CONDY

ON THE brow of a 19-year old sophomore, Ellsworth Vines of California, rests for a year at least the diadem emblematic of the lawn tennis singles championship of the United States. For this crown he fought as fine a fight as has ever been waged for this or any other coveted honor.

He came suddenly into prominence last season when he was heralded as a future champion. His game dropped off very badly at the end of the season, however, and he suffered the fate of many other good athletes. Having through no fault of his own been thrust before the public eye by eulogistic rhapsodies on the sport pages, he was immediately relegated to the back-ground—not merely dropped but almost abused. He was described by one writer as the most over-estimated prospect who had ever appeared on American courts.

This entirely undeserved detraction did not embitter young Vines. He went back to California and practised. He appeared again this season with his old faults corrected and with a greatly improved all-round game. At first he was ignored; then as he won tournament after tournament the would-be wise men said he was due for his "usual" slump anytime. He did not slump, but went on winning tournaments until at Newport he defeated the English wonder, Fred J. Perry in a magnificent 5-set match which stamped him as a player of great resource and ability. The critics had already spotted his possibilities and he was now openly selected as one of the favorites for the national title. He justified their choice in the fullest measure and went through a grilling tournament, which broke the hearts of several experienced players, like a veteran and, overcoming all obstacles, which were both numerous and imposing, emerged triumphantly victorious. In the moment of victory he behaved like a real champion. His heart must have been pounding at his ribs. He must have felt a profound desire to leap in the air and make whoopee generally; but he kept these promptings hidden and wore his crown with dignity.

He had to play the hardest man in the tournament in the finals. Scarcely anyone, critic or official or spectator, at Forest Hills that Saturday afternoon dared to say with any confidence which of the two would win. Lott had said that he was going to win the title if any effort of his could bring that about. Vines had confessed that it was Lott whom he feared more than anyone in the tournament.

As they walked slowly down the steps on to the courts in the vast stadium which was filled with an already excited crowd that cheered both boys to the echo they presented a vastly different appearance. Lott, though termed a veteran because of his vast experience (he was Canadian champion as long ago as 1924), is only 25 years of age. At his prime and admitted by everyone to be playing as well as ever in his career, the Chicago man looked the picture of confidence, erect and strong, well-built and obviously able to stand a grilling match. Though not at all short Lott barely reached the shoulders of the youth at his side who seemed almost to slouch on to the courts. Over 6 foot 2 inches in height and only 19 years of age, Ellsworth Vines is naturally not yet fully developed. He has a slight stoop and compared with the fulness of George his chest appeared slight and his whole figure a little on the meagre side—a much grown youth

in process of healthy transition into an athletic man. As soon as he placed ball to racquet and swung into action for the warm up, one could sense the hidden strength in those lean arms, the wiry resistance of those still developing muscles and the solid soundness of that heart which functioned so thoroughly both in body and brain of the Californian.

Vines has been described as dour-visaged. This seems too strong a term. He is excessively solemn of mien when his face is in repose. He does not laugh when there is nothing to laugh about. His cheek bones are high. His eyes are set back under overhanging brows and peer at you a little quizzically. In this he reminds one of Tilden. His chin is firm, his ears small and his mouth a useful size. When he laughs he just grins from ear to ear, showing all his teeth. His face undergoes a metamorphosis and is dotted all over with dimples. I sat by him during one of the matches and he struck me as having a keen sense of humour of the dry variety. His popularity increases steadily both with fellow-players and with spectators although he causes his supporters all kinds of spasms and thrills by his rapid changes. For game after game he will appear to shamble around the courts, missing the easiest of shots. Then suddenly, out of a nonchalant and sloppy player will appear another Tilden with a service faster than any other in the world to-day and deadly in its accuracy, with drives that skim the net and flash their way to the extremity of base or side line, sometimes on the very corner itself, with an overhead that baffles description, that brings from his opponent a gasp of admiration and resignation all in one for it is absolutely impossible to return and brings from the crowd great cheers of joy as the ball goes high into the stands among them and with an uncanny power of anticipation that enables him to get to the right spot at the net and deal with the few returns that come back to him when he is staging one of his frequent and brilliant streaks.

WHEN Vines faced Lott in the finals everyone in the stadium knew that there would be a thrilling struggle, worthy of the occasion. To enable those who were not there to get some small idea of the atmosphere in which this great match was played a short review of the tournament will be helpful.

It was the fiftieth golden jubilee anniversary of the championships, as of the life of the U.S.L.T.A. and both events were suitably celebrated. It was undoubtedly the finest tournament ever played from the standpoint of general quality of tennis and of the openness of the result from the beginning.

The names of the last sixteen survivors made imposing reading and, after some hectic battles which saw the defeat of such fine players as Gilbert Hall, R. Bryan, Cliff Sutter, Keith Gledhill, Bryan Grant, Gregory Mangin and Christian Boussus (of France), the following eight stars emerged in the order of the draw: Ellsworth Vines, Berkeley Bell, Frank Bowden (who had an easy bracket after beating Wood), Fred Perry (of England), Frank Shields, Johnny Doeg, defending champion, George Lott and Johnny Van Ryn.

Vines beat Bell easily in three sets although the little Texan put up a typical fight in the third, while Perry had an easy time with Bowden, in the top half of the

draw. The lower half matches were both hectic. Doeg surprised everyone including himself and his opponent by beating Shields, who was runner-up at Wimbledon and probably would have won that event had he not defaulted to Wood owing to an injury. But the finest match of all was that between Van Ryn and Lott. For some reason Van Ryn's singles game does not appear to get the notice it merits—probably because he is so transcendently good at doubles. In the previous game against Christian Boussus of France he was brilliant and he won the first two sets against Lott by a sparkling exhibition. He let up in the third set and in the fourth allowed himself to be upset by a bad decision. Otherwise the almost unanimous opinion of critics was that he would have won the match, for his ground strokes were marvellous in

their speed and great accuracy. However, Lott, with characteristic courage, fought back and pulled the match out of the fire.

In the semi-finals Lott had an easy time with Doeg; but the Vines-Perry match was a classic and doubtless decided the ultimate result of the tournament.

Then came the dramatic final. Lott won the first set at 9-7 after a thrilling struggle which raised the crowd to a state of frenzied excitement and admiration such as I have never witnessed before in any sporting event. In that hectic first set only one point separated the two men. Lott scored 58 points, Vines, 57. Vines' easy methods however enabled him to save his strength for the rest of the battle while the terrific amount of work and running he was forced to do took its toll of George Lott. In the second set Vines began producing the thrilling services that ached his opponent so frequently, while when George forced the net as a desperate expedient he was passed by sizzling drives on the sidelines. The first seven games went to server. Vines broke through to lead at 5-3 and held service for the set at 6-3.

Lott fought on. The first seven games of the third set again went to server. Lott broke through in the eighth and, having served first, led at 5-3. The crowd cheered Lott anticipating his victory in this set; but here Vines showed his real metal. With a dazzling sequence of ace services, line placements and terrific overhead kills he fought off the challenge, brought the score to 5-all and then after two deuces on service games he broke through in the fifteenth game and won his service in the 16th to take the set at 9-7.

The fourth set brought thrills galore as the two players showed signs of the strain under which they were laboring and the crowd was nearly delirious with excitement. Lott led at 5-2 but once again by super tennis Vines drew level and finally won out. He took 5 games in a row to bring the score from 2-5 and impending de-



The name Player on a cigarette guarantees the quality and purity of the tobacco.

It is more than a name—it is a reputation.

"It's the tobacco that counts"

PLAYER'S

NAVY CUT.



Have you seen our Player's "Doggie" Place Cards? A set of twelve will be sent, free, on receipt of your name and address. Write to Dept. "P", P.O. Box 1320, Montreal.

feat to victory of set at 7-5 and match and impending defeat to victory of set at 7-5 and match at 7-9, 6-3, 9-7, 7-5.

At the end of this, one of the finest championship battles ever staged, both players were given the warm ovation from the crowd which they so richly deserved.

Both had treated the spectators to displays of good tennis; each had proved himself human by having periods of error-making; each had risen to great heights in emergency, while Vines in his inspired moments had shown them some of the finest tennis any man is capable of playing.

Just like being in 2 places at once

To-night she will have guests for dinner. And the dinner will be delicious. Yet here she is . . . this woman who does all her own housework . . . just sauntering out of a theatre at five o'clock in the afternoon.

The Electric Range actually accomplishes this modern miracle. Were she to spend the entire afternoon standing over a hot stove, she could obtain no more perfect cooking results than she does by simply letting an Electric Range cook her dinners. The steady, uniform heat and the specially insulated oven assure carefree cooking and splendid flavor, always!

We'll gladly demonstrate for you this clean, modern way of cooking. Come into one of the Hydro Shops and see the new Electric Range.

EASY TERMS

to Toronto Hydro-Electric consumers. Pay as low as \$10, balance payable with your monthly lighting bills. Electric wiring arranged for if desired.

Toronto Hydro-Electric Shops

Yonge St. at Shuter

Telephone ADelaide 2261

12 Adelaide St. E.

Buy Goods Made in Canada—Give More People Work—Bring Better Times

31-66



"What time shall I meet you?"

A day's work finished. But they are still fresh and bright.

They will tell you that the way to keep fresh is to keep your mouth refreshed. The pure, cool flavor of **WRIGLEY'S** refreshes the mouth as nothing else can.



INEXPENSIVE SATISFYING

EMPIRE THEATRE

MON. EVE. SEPT. 21st.

Cameron Matthews English Players

open their season of repertory in "MEET THE PRINCE"

by A. A. Milne

Seats Now

Eve. Prices 25c, 50c, 75c,
\$1.00
Best Orch. Seats, Sat. Night
\$1.50
Wed. Pop. Mat. 25c, 50c,
Sat. Mat. 25c, 50c, 75c.

Box Office Adel. 8928

Open 9:30 A.M.-9:30 P.M.

Wed. and Sat. Mat. 2:30 p.m.

HART HOUSE STRING QUARTET

FIVE CONCERTS

To be given in Hart House Theatre on the following Saturday Evenings: Oct. 17; Nov. 7 and 21; Dec. 12; Jan. 23. Subscription price for all five concerts \$5.50 tax included. Non-subscribers, \$2 each concert. Special Features are: Hayden Celebration, commemorating 200th anniversary of his birth; Examples of Modern English, Russian and Hungarian Compositions; Extra concerts for subscribers only.

Completely sold out last year.

SUBSCRIBE NOW

Send cheques to Secretary Hart House Quartet, Toronto. Phone Trinity 2723 for further particulars.

"OVENDEN"

Barrie . . . Ontario

Private school for girls — Resident pupils only — Curriculum includes Upper School work required for entrance to Toronto University.

Music and Art emphasized. Summer and Winter sports—golf and riding.

SCHOOL REOPENS SEPTEMBER 16th

For Prospects apply to the Principals or Secretary

H. Ethel Shepherd

Pupil of Jean de Reszke, Paris, and Oscar Saenger, New York

Singing Specialist and Coach
55 Chestnut Park Road Randolph 4042
or to her country house, 3011 King, Ont.

TORONTO ARTIST

Conducting Private Classes in MODERN DRAWING & PAINTING

Elementary and Advanced Subjects.
Phone for Further Information
KINGSDALE 3015



"AN ADDRESS OF DISTINCTION"

BROADWAY THEATRE

By JOHN E. WEBBER

SIX more theatres opened shop during the past week, making a total of twenty now crying their wares along New York's humid streets. Another half-dozen offerings are scheduled to arrive in the coming week, while one or two old favorites, among them "Private Lives", announce early departure. One or two of the new comers may also decide to depart, unannounced, and few, if any of these latter, we fear, will stay long. They have claims, some of them, to attention, just as valid as some heretofore successes we could name. But with eyes still straining horizonward for another "Grand Hotel" or "Once in a Lifetime", modest claims escape notice. Last season it seems, is still the yardstick of this, and we are still some inches short.

The new comers of last week included two alleged comedies, "Ladies of Creation" and "The Man on Stilts"; a serious dramatic exposition by Owen Davis, on gangster rule, "Just to Remind You"; two musical comedies, one "The Merry Widow", reviving memories of twenty-four years ago, with Donald Brian again in the youthful role, the other "Free for All", brand new; and an operetta, "The Singing Rabbi", translated from Second Avenue to Broadway, and from Yiddish to English, with a favorite of Yiddish circles, Bores Thomashofsky, in the singing title role. With the exception of "Just to Remind You", all these are of minor importance, and even the Davis play is more important as propaganda than as drama.

"Just to Remind You" is a racketeer story told in terms of bitter conflict with one of its victims. Seen in the Davis picture, the gunman is no longer a glorified stage figure, but a public enemy, stripped of all glamor and belaboured with all the fury of an author's righteous wrath. Thus does the author record the changed public psychology of the past weeks, and at the same time pour the vials of his deepest wrath and finest scorn on a complacent citizenry that lets such things be. Back of the crooked judge who protects the gangster, back of the well meaning police, made futile by the unholy combination, is the "yellow" and "gutless" public that stands for it. There is no mincing of words, no shifting of responsibility, in the playwright's indictment. Believing that public opinion can accomplish what the law fails to, he proceeds to inflame it and, if he can, shame it, closing his righteous tirade in a bitterly satirical scene, in which the voice of the corrupt judge is heard reciting the Gettysburg address, at a Fourth of July gathering, outside the victim's shop, and the hoisting of the stars and stripes and the playing of the national anthem, over the havoc that mocks them. An audience that does not go home with its tail neatly tucked within its hind legs, is beyond redemption.

The story concerns a young, ambitious chap, just starting in the laundry business. He has barely opened his shop when the gangster drifts in for his tribute. One hundred a month is the price of protection. He has the "guts" to refuse and the fight is on. The store front is wrecked with a



Thomas Mitchell and Rachel Hartzell, principals in the new comedy, "Cloudy With Showers".

bomb, acids thrown in the washing vats destroy both linens and machines. Ruin stares him in the face but he fights on, making the cause of the public his own. The police are with him and the gang leader is finally arrested. But the threat to racketeer rule is not to be risked, and the young laundryman is shot.

A brave fight and a brave story. And if the guardians of the artistic integrity of the theatre have not minimized its chances too much, the moral impact of the play should be considerable. We can be just as fussy about Art, just as narrow over the province of the theatre, as anyone. We are not even too patient with pulpits when they speak out of turn. We can cringe with the best over the clap-trap, tabloid love scenes, comic interludes, and other stock pieces, which Owen Davis has dragged out of storage for his play. In fact we have never rated this playwright higher than second class at his best, and this is less than that. But all the same, "Just to Remind You" should be seen. It has a message, before which this little world of art we brouse in, becomes suddenly unimportant. And even as drama it has its fine moments, the last satirical scenes for instance, reaching quite noble proportions. It ends in tragedy and apparent defeat, as artistically, it should. But even war has sacrificed millions for less cause and with equally inconclusive results. And this is war. Paul Kelly is effective and convincing as the hero of the tragedy, and an old Toronto favorite, E. H. Robbins, does the crooked judge to a turn.

HAVING trundled our own little pulpit into the column for the moment, we return to levity and Gladys Unger's trifle, "Ladies of

Creation", which derives both its title and theme from the problems of contemporary woman in industry. We were surprised to learn that there are any, at this late date, but the author, who ought to know, still finds one in her, sex. Or perhaps we should say, in her inability to fully express her emotional life in a career. The particular industry of the story is a prosperous interior decorating establishment, presided over by an apparently capable, self-contained business woman, who has forgotten sex or only inadvertently uses it to wheedle contracts. Of course she is deluded. Love enters the decorator's establishment, an old love at that, in sinister shape, and soon both the business and the capable business woman are threatened with disaster. How both are saved, she from an indiscretion and the business from bankruptcy, through her own rough and ready manager, whom she has loved all the time, make up the bewildering, complicated and not too interesting story. The play, we understand, was tried out in one of those community playhouses devoted to cultural drama, among pajama-clad sea bathers along the coast. An indulgent, friendly summer audience, probably encouraged a New York production and its sponsor, Raymond Moore, to join the big league of city producers. Chrystal Herne succeeds in keeping the leading character fairly intelligible through all the play's uncertainties of mood and purpose. But even her gifts could not do more.

"The Man on Stilts", Arthur Hopkins' new season entry, has at least the distinction of being its first casualty. The play set out to spoof the hero-worship and stunt craze of this U.S.A., that singles out for attention, flag-pole sitters, human flies and other exhibitionists. The hero in this particular story becomes the country's idol by driving a steam roller from coast to coast. And now they are spoofing Mr. Hopkins.

ANNOUNCEMENTS for next week are, the oft deferred "Scandals" of George White, with an array of talent that should diminish unemployment along the (Continued on Next Page)

THE TORONTO CONSERVATORY OF MUSIC
COL. A. E. GOODERMAN, LL.D., CHAIRMAN, BOARD OF GOVERNORS
ERNEST MACMILLAN, B.A., MUS. DOC., F.R.C.M., F.R.C.O., PRINCIPAL
HEALEY WILLAN, MUS. DOC., F.R.C.O., VICE-PRINCIPAL

Public School Continuation Classes
Conducted at all Conservatory Branches and at the Conservatory itself.

Telephone Trinity 7780
135 College St., Toronto 2

The Heintzman Piano

has been chosen by

ERNEST

SEITZ

for his broadcast featuring Horlick's

Slumber Hour

over CKGW

EVERY MONDAY AND THURSDAY EVENING

10.30 - 11.00 p.m.

Ye Olde Firme,

HEINTZMAN & CO.

195 Yonge Street, Elgin 6201

SHEAKS
RKO VAUDEVILLE
Starting Saturday

On The Stage
LOUISE GROODY
Star of "Hit the Deck"
and
NEVILLE FLEESON
The Broadway Composer
Arthur & Morton Hayel
providing laughs in
"Hot Water"
with
Helen Lockheart —
Denise Dooley and
Bud Williamson
5 ACTS

On The Screen
SALLY O'NEILL
in "The Brat"
A break-neck comedy with
laughs popping all over the
place

Now Playing
The Man With Two Faces!
The Picturization of Gaston Le Roux' Novel
"The PHANTOM of PARIS"
with **JOHN GILBERT**
LEWIS STONE — LEILA HYAMS — JEAN HERSHOLT
Added—Wm. T. Tilden—in—"Forehand & Backhand Service"

ROYAL ALEXANDRA NEXT WEEK (Mats Wed. and Sat.)
MR. LEE SHUBERT presents
JUDITH ANDERSON
in **LUIGI PIRANDELLO'S** Masterly Play of a Woman in Search of Her Soul—
"AS YOU DESIRE ME"
Eves. 50c to \$2.50—Wed. Mat., 50c to \$1.50—Sat. Mat., 50c to \$2.00



Helen F. Cohan and Lee Patrick in "Friendship" at the Fulton Theatre.

The TIVOLI HOUSE OF HITS
WAS SHE REALLY "BAD"?
VINA DELMAR'S SENSATIONAL NOVEL
BAD GIRL
SALLY EILERS
JAMES DUNN

IMPERIAL
NOTED FOR HER BEAUTY!
NOTORIOUS FOR HER INDISCRETIONS!
CONSTANCE BENNETT
THE
COMMON LAW
By ROBT. W. CHAMBERS
Dazzling Stage Show
IMPERIAL CONCERT ORCHESTRA
CANADA'S MOST BEAUTIFUL THEATRE

UPTOWN
CLIMAX OF CLIMAXES!
THE
STAR WITNESS
WITH
WALTER HUSTON
Charles (Chic) Sale
Frances Starr
"IT MIGHT HAVE HAPPENED TO YOU!"

TORONTO THEATRE

Emancipation of Man

By Hector Charlesworth

IN HIS new comedy, "The Breadwinner" William Somerset Maugham has come to the rescue of his sex. Ever since Nora in Ibsen's "Doll's House" slammed the door on husband and home several decades ago, playwrights have been writing dramas about ladies who sought emancipation from cramping and soul-destroying domesticity in order to "live their own lives". Now Mr. Maugham has turned the tables and, paraphrasing the entire machinery of the drama of feminine emancipation, has written a most amusing yet vitriolic comedy of masculine emancipation.

At his best the English playwright has long been one of the most brilliant of modern satirists, but a prepossession for sex-errantry has rather marred the intellectual power of his later works. In "The Breadwinner" sex plays but a subdued and negligible part. His rapier-like wit is turned on the selfishness of family life under modern conditions, where the father exists chiefly as a bank account for unappreciative wife and children. Strindberg never wrote anything more bitter than this comedy, and nothing half so amusing. The younger generation of to-day seem to have aroused Mr. Maugham's vast resources of bitterness, and with pen dipped in gall he depicts them as selfish, half-baked egotists. One knows of nothing more mordant from the pen of a modern playwright than the long opening scene in which four lads and lassies in their 'teens discuss the uselessness of parents. To hold the balance fair there is nothing in these parents to command much admiration. All the sentimental labels which most writers bestow on family life are flouted. Yet despite his bitterness Mr. Maugham is never turgid. He writes in a vein of high satire throughout and the gossamer lightness of touch which marked his early comedies is revived in this work.

Only in one respect does Mr. Maugham beg the question he has formulated,—the right of a husband and father to escape from conditions which have worn out his spirit and bore him to extinction. We are told that Charles Battle, the stock broker who runs away from his luxurious menage in Golder's Green, "has not been normal since the war". To that extent we are asked to regard him as hardly rational. It is made clear that the whole basis of the trouble is the fact that Mr. and Mrs. Battle, who were a young couple with two babies in 1914, lost their love for each other during that hectic period of the war. They have kept up the illusion of family life ever since, but it has meant nothing sacred to either. When Charles Battle, who has for ten years been successfully carrying on an hereditary business as a stock broker, seizes a chance to become a bankrupt and is "hammered" on the London Exchange, despite willingness of friends to come to his rescue, it is a loveless household that he destroys.

The satirical mood of Mr. Maugham is exemplified in the manner in which he adopts the machinery of the feminist drama of escape. In such plays the heroine always has an opportunity to repulse a man who loves her and declare that "that is not what she wants". Battle has the privilege of repulsing two ladies, a susceptible beauty of middle age and a romantic flapper. His indifference to their approaches results in some of the most amusing scenes of the play. The action is continuous, in which the lowering of the curtain merely serves as a break for the audience and the illusion of unbroken action is ingeniously created by repeating a line or two of previous dialogue as the curtain rises again.

The comedy is extremely well acted. The impersonation of Battle by the famous comedian, A. E. Matthews, is masterly. His subtle versatility is realized by those who saw him as the Scottish business man in "The First Mrs. Fraser" last spring. The same in personality and inimitable technical skill, his Fraser and his Battle are utterly different beings. He has filled in the colors for Mr. Maugham's outlines with profound artistry. Another splendid performance is that of Marie Lohr as Battle's amiable, inconsequential and unconsciously selfish wife. Her nuancing in lines that bring out the shallowness of Mrs. Battle's nature is irresistibly clever and refined. It is ten years since Miss

Lohr acted in Toronto, but a decade has not robbed her of her youthful bloom and essential loveliness. Everyone else in the cast has a fine opportunity. Eric Cowley is captivating as a bromidic solicitor who keeps up an artificial flow of good spirits on all occasions. Eleanor Woodruff gives a brilliant impersonation of his wife, a lady in the susceptible forties. The group of young folk is delightfully presented. Betty Linley, a favorite here, is delightful as a girl who develops a sense of why life has become unbearable to her father. Angus Macleod gives a brilliant presentation of a talkative young egotist, and Irene Blair and Charley Powers are also very talented. One does not recall having seen so many difficult "juvenile" roles crammed into one comedy.

BROADWAY THEATRE

(Continued from Page 6)

Rialto, considerably; "The Constant Sinner," a Mae West contribution to sociology; a return of "Old Man Murphy", with Arthur Sinclair and Maire O'Neil in their original roles; "Fast and Furious", a negro revue; "Singin' the Blues", a melodrama of Negro life by John McGowan; and "I Love an Actress", a romantic comedy, adapted from Hungarian sources by Chester Erskin, who will also present it. The week following holds the promise of a Guild production of



Mary Hone, with the Cameron Matthews English Players at the Empire Theatre, Toronto, in "Meet the Prince", week of Sept. 21st.

"He", by Alfred Savoir; "The Breadwinner", by Somerset Maugham; "Did I Say No?" by Elizabeth Miele; "Sing High, Sing Low", a comedy by Murdock Pemberton; "Payment Deferred", with which Gilbert Miller opens his season; and "People on the Hill". So at least there's hope.

Broadway Guide

First Choices

"After To-Morrow", comedy and sentiment in middle-class life, well acted and wholesome. "Cloudy With Showers", sex in academic halls, witty and amusing farce, well acted. "Earl Carroll Vanities", gorgeous spectacle in a gorgeous new theatre at thrift prices. Honi Soit. "Friendship", Geo. M. Cohan in sentimental mood, extolling old fashioned virtues. "Grand Hotel", continuing its triumphant success with Eugenie Leontovich. "Just to Remind You", gangster play by Owen Davis indicting public apathy, a bitter satire. "Precedent", stirring indictment of American justice. "Shoot the Works", Heywood Brown's revue with himself pretty much the "works". "The Band Wagon", leading the parade of new revues with the Astaires, Tilly Losch and others. "The Barretts of Wimpole Street", lovely as the Browning romance it brings to stage life.

Children's Private Class

MONTESSORI AND FROEBELIAN METHODS
64 BLOOR STREET EAST, TORONTO

Limited number of pupils (4 to 8 years of age) individual attention given. Modern psychological and educational principles followed. Montessori didactic apparatus, Froebelian gifts, Educational handwriting, Reading, Writing, Arithmetic (taught in concrete terms), French Conversation. Stories, Poetry, Art, Nature Study, Music, help harmonious development of each child. Autumn term commences September 15th—For particulars and prospectus apply MRS. D. B. ROGERS (N.F.U. London, England), Randolph 6842 or Kenwood 9551W.

Tone-Totality

Now...radio attains that completeness of voice which gives absolute fidelity to every tone the ear can hear...for Zenith...and logically Zenith...has achieved the ultimate in reception, with...



Super-Heterodyne RADIO RECEIVING SETS

Mark another triumph for Zenith engineers! Always years ahead. They score again with Zenith TONE-TOTALITY...the sensation of modern radio. No longer is radio reception a mere reproduction of the studio program...it is NOW a duplicate of the original performance itself! Here is not merely a Super-heterodyne circuit...as the super-heterodyne is familiarly known...but an ADVANCED development of this famous circuit that fairly dwarfs even its former astounding performance. Linked with Zenith's famous audio system...recognized since radio's early beginning as foremost...is TONE-TOTALITY...radio's most stupendous forward step...an exclusive Zenith feature. TONE-TOTALITY lifts radio out of the mechanical into the sublime. It is the one achievement that remained to make the human voice human...to make an orchestra scintillate with the very heartbeats of the musicians...to make an organ recital a really personal performance of the

organist...to put the very lips of speakers at your ears. TONE-TOTALITY achieves an undreamed purity...as pure as the original...and it can be had only in Zenith. Don't buy ANY radio until you hear this amazing TONE-TOTALITY. Go to any Zenith dealer for a demonstration.

Zenith Radios are priced from \$78.80 to \$445.00



Hollow music! Something missing! There are notes and tonal beauties you NEVER hear with an ordinary radio. Why cheat yourself of FULL radio enjoyment when Zenith TONE-TOTALITY leaves NOTHING unheard.

Your Identification



of Zenith

A new complete up-to-date Radio Log will be mailed on request. Write to ZENITH RADIO, Oshawa, Ontario.

SUPER-HETERODYNE • MULTI-MU • PENTODE • SUPPRESSED RADIATION



All the new books at
Tyrrell's Book Shop
 Write for recommended lists.
TYRRELL'S
 820 Yonge Street, - - Toronto

A 100% CANADIAN BOOK
CANADIAN WRITER'S MARKET SURVEY
 BY THE WRITERS CLUB
 TORONTO
 WRITER'S GUIDE AND REFERENCE BOOK
 PRICE \$2.00
GRAPHIC PUBLISHERS LIMITED
 SOLD AT YOUR LOCAL BOOK STORE

Another famous book by
ANDRE MAUROIS
Marshal Lyautey
 This is one of the very best of M. Maurois studies of great men, as complete and convincing a pen picture as could be desired. Illus. \$4.25.
 At all Booksellers.
LONGMANS, GREEN & COMPANY

THE SIMPSON BOOK SHOP
 Broome Stages
 by Clemence Dane
 The complete story of the Broome family—actors and aristocrats—from 1720. Telephone Ad. 8711. At \$5.
 Bookshop—Street Floor
THE SIMPSON COMPANY LIMITED

LORD NELSON HOTEL
 SOUTH PARK ST.
 SPRING GARDEN ROAD

LORD NELSON
 opposite the Public Gardens
 Imagine a hotel in a garden—near all city points—with motor highways at its door—and the tangy sea air breezing at every window. Then conjure up a rapturous vision of home-like hospitality—unruffled guest service—and luxurious cuisine at very modest prices. That's the Lord Nelson—the marvellously located and equipped Hotel for your stay in Halifax.

LORD NELSON
 opposite the Public Gardens

AUSTRALIA NEW ZEALAND
 VIA HONOLULU AND SUVA
 The new and well appointed passenger liners sail from Vancouver, B.C. and Victoria, B.C.
 "AORANGI" OCT. 14 DEC. 9
 "NIAGARA" NOV. 11 JAN. 6
 For fares, etc., apply to all Railway and Steam Ship Agents or to the Canadian Australasian Line, 909 West Hastings St., Vancouver, B.C.

HOMEWOOD SANITARIUM
 GUELPH, ONTARIO
 A hospital for nervous and mild mental cases. Beautiful and restful surroundings. Every facility for all treatments. Rates moderate. Address: Harvey Clare, M.D., Medical Superintendent.

THE BOOKSHELF

By HAROLD F. SUTTON

Parnell Vindicated

"Parnell Vindicated, The Lifting of the Veil," by Henry Harrison; The Macmillan Company of Canada; pages VIII+447; price \$5.00.

By T. G. MARQUIS

IT IS NOW forty years since Charles Stewart Parnell died. Since his passing a number of studies have been made of his life, several by writers inimical to the man and the cause he represented, others extravagant in their worship of him. It seemed as if long since the last word had been said on his character and career. But, according to Henry Harrison, one matter has been imperfectly set forth, or deliberately misrepresented, the love affair of Mrs. O'Shea and Parnell. Since Parnell's death Captain Harrison has clearly had in mind the wiping away of something of the stain that besmirched the Irish patriot's name. The book was written to prove that throughout this unhappy affair Parnell was a man of honour "behaving according to the code of what is deemed permissible and decent amongst honourable men of the world in such affairs."

Captain Harrison, an Irish Protestant, as a youth espoused the cause of Home Rule and in the year (1890) in which Parnell was pronounced guilty by the Divorce Court first met the great Nationalist. The brilliancy of the man, his fearlessness, his magnetism and his determination not to allow the social tragedy that he had called down on himself to conquer him, drew the young Irish enthusiast towards him. His mind and character were evidently largely shaped by Parnell and his great ambition "in this harsh world" has been to tell Parnell's story aright. The result is "Parnell Vindicated."

The study is not the safest kind of a guide. Its judgments are marked by enthusiasm and admiration, by gratitude and sympathy. Over half the book is taken up with the details of the Divorce Court proceedings, at this late date somewhat tiring. The word "Vindicated" in the title is used inadvisedly. The book is mainly an apology for Parnell's deliberately ignoring the greatest of the social conventions, gaining, no doubt, temporary selfish happiness but sacrificing spiritual blessedness. He was the leader of a great party, at the time of the divorce the arbiter between the distracted English political parties. He had achieved this position through his exalted patriotism and unselfishness. A moral lapse on his part could not but ruin the great work he had done. And such was the case. He was repudiated by Mr. Gladstone and the Liberals and deserted by a large part of his Irish following. But Captain Harrison, in his effort to vindicate Parnell, almost approves of the unhappy liaison which caused his ruin. "If ever a man loved greatly," he writes, "it was Parnell." The union, illegitimate in its origin, was in his eyes "complete, permanent, indissoluble," and clearly likewise so in the mind of his enthusiastic champion.

In a way the book vindicates Parnell. He was long held up to scorn as a betrayer of a trusted friend, whereas Captain O'Shea, the husband of Mrs. O'Shea, was in reality his enemy, a coarse, avaricious, unscrupulous, black-mailer who helped bring his wife and Parnell together and turned a blind eye to their little affair. Honourable Parnell was and hailed with a species of delight the divorce proceedings—a divorce would enable him to give Mrs. O'Shea his name and legitimize the two children she bore him.

Some will find a species of morbid interest in studying the details of the divorce case, but for the majority it is the first part of the book that will prove most interesting. In incisive phrases and in clear-cut sentences the work and character of the great Nationalist are set forth. By apt quotations and comment the esteem in which he was held by the political leaders of his time is shown. From the time when he entered the House of Commons in 1875, until his death in 1891 he was a force to be reckoned with. An Irish agitator, it is true, a militant Nationalist, a revolutionary leader, but one who never appealed to arms, believing that



CHARLES S. PARNELL

Ireland's needs could be acquired by constitutional means, and to this end "he spent his money and himself freely in the national cause and in helping others."

This early part of "Parnell Vindicated" makes delightful and profitable reading. It will serve to correct false impressions about the man that still maintain and make him stand forth as "the chosen representative of the loftiest aspirations of his countrymen." Yes! Parnell sinned greatly, but all that is best in Irish political life is of his making.

One of Yorkshire's Martyrs

Strafford, by Lady Burghclere in two volumes, Toronto, The Macmillan Company of Canada; \$9.

By HECTOR CHARLESWORTH

IT IS singular that after a British statesman who has lain in his grave—a grave to which he was hastened by headman—for 290 years, a work should be published which throws new and authentic life upon his habits and character. But that claim at least may be set up in behalf of Lady Burghclere's two handsome volumes. Much has been written in the past about the ill-fated Caroline statesman, Thomas Wentworth, Earl of Strafford. Macaulay with brilliance and inspired by one-sided zeal for liberal ideas unborn in Strafford's day, painted him as a villain. Macaulay's contemporary, Robert Browning, also a liberal, depicted him as a hero in the abject of his tragedies. More prosaic writers have dealt with his career and death from varying points of view. But none of them had access to the material which was afforded Lady Burghclere.

Strafford MSS. preserved at Wentworth Woodhouse by Lord Fitzwilliam, his descendant, were opened to her inspection, and she has been able to give an intimate picture hitherto lacking of Strafford's private life, and incidentally of the social life of England and Ireland during the early part of the seventeenth century, impossible to earlier biographers. She came to her task as an authority on the period, for previously she had written the life of George Villiers, 2nd Duke of Buckingham, the early favorite of Charles I and that of another great figure of the 17th century, James, 1st Duke of Ormond. Her book is beautifully adorned by reproductions of many unfamiliar portraits from the brush of the great painter, Sir Anthony VanDyke, who had in Strafford one of his most generous patrons.

When Thomas Wentworth was born in 1593, politics was a business more hazardous than war; but perhaps because of these very hazards nevertheless attracted England's ablest sons. To Yorkshire magnates like the Wentworths politics were no doubt obligatory, whatever the risks, and politicians of today may well thank their stars that they did not follow their ambitions in the days of the Stuarts. The heads of the late Earl of Asquith, Mr. Lloyd George, and probably of most of the members of the present National Government would long since have been taken. The failure of a statesman's policies usually meant his death in a most disgraceful form; for in default of other charges it was always open to frame that of "treason" against him. Nor were monarchs and nobles more blood-thirsty than commoners. Justice existed only for the humble; not for the highly placed. The parliamentarians of the time of Charles I were never satisfied with less than the life of a political opponent. Consequently when one reads the story of this fine, honorable and able man, unquestionably a

patriot, a loving father and husband, a genial scholar who liked nothing better than a smoke and talk about books with his friends; and realize that for no cause, which we could conceivably deem adequate, his life was sacrificed to the vengeance of puritan parliamentarians and the weakness of a sovereign he trusted, we can thank God that we live in a better time.

The early chapters of the book in which Lady Burghclere throws light on how rural England was at that time governed, and on the intrigues which prevailed in the House of Commons when Wentworth was first elected to that body in 1614 at the age of 21, are profoundly interesting. At that time Wentworth was imprisoned for his patriotic resistance to the financial imposts of the King's favorite Buckingham. It was only after the latter was assassinated, that he really came to the fore. By 1628 Charles I had made him President of the Council of the North, and a year or two later Lord Lieutenant of Ireland, an office second only to that of the Sovereign himself. The Irish chapters showing the conditions with which Wentworth had to deal are perhaps the most important in these two volumes. His Irish administration so established his reputation for governing ability and financial intelligence that he came back to England as Charles' chief adviser. As such he was regarded as the natural enemy of Long Parliament, and it is one of the many blots of the history of the whole Stuart dynasty that no Stuart was ever ready to protect a faithful servant, in a time of crisis. Though Strafford was nominally beheaded for treason, he was really slain for what we today call "efficiency." Like the Leninists in modern Russia, the Cromwellians held that if they were to obtain absolute power they must kill the best men on the other side first.

Two Novels

"Brothers in the West," by Robert Reynolds; Musson's, Toronto; 299 pages; \$2.50.

"The Story of Julian," by Susan Ertz; Ryerson Press, Toronto; 312 pages; \$2.50.

By T. D. RIMMER

IT IS significant that novels of literary and artistic merit dealing with elemental conditions usually possess a much more enduring quality than the novels with a more sophisticated mise en scene. There is an ancient nostalgia in most of us, dim ancestral memories of which we are unconscious yet which are stirred by conflicts with nature, with destiny or with circumstance. So that when we read a Hardy's Promethean rebellion against destiny or experience with Conrad the clash of elemental forces it is more impressive than a mere depiction of social foibles.

Thus I would like to predict longevity for this novel by Robert Reynolds because it portrays artistically man's struggle with life and nature; it crystallizes in a simple story the spirit which gave man a minor godhead and set him creating nations out of a handful of people; and lastly, the tale is told with, in the testament sense, a Hebraic strength and simplicity which raises it close to the status of an epic.

For these reasons, *Brothers in the West* is one of the most distinguished books that have yet won the Harper Prize. In its symbolism it is really an apotheosis of pioneering. The brothers, David and Charles, are cast in heroic mould, magnificently alien to civilization. They fare through almost virgin land, wrest their sustenance from it, find their women and found a settlement. At the end the connecting thread with civilization snaps, and the brothers resume their trek until death ends their wanderlust.

This is the first book to be published by Robert Reynolds but it seems to me to be well worth what we know were strenuous days of preparation. Only twenty-nine, he was born at Santa Fe, New Mexico, in 1902, he has the driving force which should make the succeeding years especially fruitful. Certainly this book of his is American to the core and worthy to rank with the best of its genre. The Harper Prize Committee are to be congratulated on their choice.

THE publishers have almost exhausted the strength of the adjective charming in describing

\$5.00
Buy
 this latest
Waterman's
 WRITING SET
 . . an entirely New Pen and Pencil Set at a popular price

See the new Waterman Pen No. 92 and No. 91 Pencil . . hand-somely executed in green and gold or red and gold . . designed to fit the hand with comfort . . finished with all Waterman's customary attention to details of mechanism. Students preparing for the term opening and young business people, will want this Waterman Set.

There are 7 different Waterman pen-points to choose from—shaped and ground to cover every style of handwriting—each identified by a colour band on the cap. Try them all—pick the point that exactly suits your hand—your No. 92 Pen will be fitted with it. No. 91 Pencil has a propel, repel and expel motion, spare leads and an eraser.

Just examine the set at your dealers—the pen, \$3.50, the pencil, \$1.50—your heart will go out to it.

See These Other Waterman Sets

FOR GENERAL USE
 Waterman No. 94
 Conservatively styled in blue, brown or grey, \$5.00.
 Pencil to match, \$3.00.

FOR WOMEN
 Lady Patricia Pen & Pencil
 In onyx, nacre, turquoise, persian or jet, \$8.00 set.

FOR MEN
 The Patrician Pen & Pencil
 In onyx, nacre, turquoise, emerald and jet, \$15.00 set.

Waterman's
 All Waterman Products are Manufactured in Canada

CAUTION!
 Before you pay a salesman for your subscription ask him to let you see his credential. All authorized subscription salesmen usually show their credentials without request.

Before You Subscribe
 Examine the expiration dates on credential to make sure that it has not expired. Check salesman's signature on credential with his signature on receipt given you. See that credential is countersigned.
 You can make certain salesman is authorized by noting if your city, town or county appear upon credential as being in his territory.
 A miniature copy of credential appears below—when completely filled in, in ink, it is your assurance that salesman is fully authorized. He will also issue you an official printed receipt showing name of publication, amount paid and term of subscription.

THIS CREDENTIAL EXPIRES - *unexpired date should appear here* 19__ is authorized to accept subscriptions for SATURDAY NIGHT until _____ 19__ at the regular rates and upon the basis shown on both sides of Official Receipt Form, one of which is issued to each subscriber.

This is to certify that _____ is authorized to accept subscriptions for SATURDAY NIGHT until _____ 19__ at the regular rates and upon the basis shown on both sides of Official Receipt Form, one of which is issued to each subscriber.

Salesman's signature must appear in ink here and correspond with signature he writes on receipt.

Description of above salesman:
 Height _____ Weight _____
 Eyes _____ Complexion _____
 Hair _____ Build _____

The following () points only are covered under this authorization and only until _____ 19__

(Over) Subscriber assumes no risk provided signature and description of salesman agree with identification above. (Over)

General Circulation Manager
John F. Day
 Signature of French Manager to ink must appear above, otherwise credential is invalid.
 Signature of French Manager to ink must appear above, otherwise credential is invalid.

the books of Miss Ertz. Yet it and delightful are the only adjectives I can fall back upon in writing of this latest opus of hers. It is delightful, it is charming—and it is innocuous—a sympathetic tale of youth and its struggles against a background of middle-age and its tribulations.

The book is not memorable but it is entertaining. It deals with Julian Probert, a sensitive youth whose life is complicated by a religious mother and an atheistic father who adds to this lapse the further error of an extra-marital amour. Then there is Hildegard, a clear-sighted, innocent damsel of unquestioned loyalty; Pauline, a popular novelist; Attwood, a fawning cleric; and Trellet, a dramatic critic with an astonishing lack of balance and logic. With all these ingredients stirred up, the pot is kept aboiling until page 312 is reached.

There is more than this in the book, of course. The story is deftly told by an experienced craftsman and is a fine portrayal of certain parts of the English countryside and the life lived there. The book generally, however, is thin and lacks vitality. It certainly carries no hint of the quality which moved St. John Ervine to set her novel, "The Galaxy" beside the Forsyte Saga of Galsworthy. It seems strange. "The Story of Julian", as entertainment of the mildly better sort, as a book for an evening, admirably fulfils its purpose. From the standpoint of serious fiction it seems to me to be just another novel.

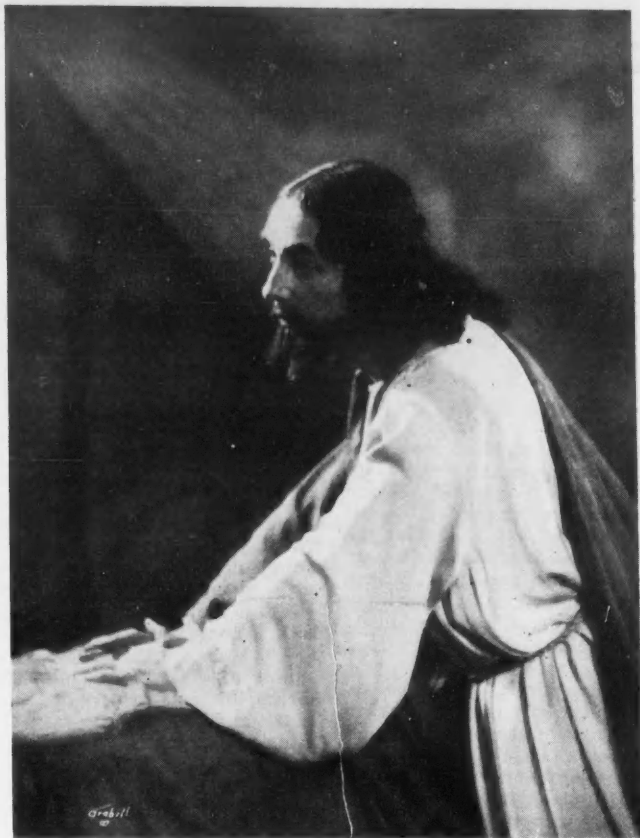
The Film Parade

By MARY LOWREY ROSS

IT IS one of the oddities of the movies that comedy can go ahead and be as high-class as it likes and nobody think any the less of it. But let drama take one step in the direction of literacy, and it is doomed. Charlie Chaplin learned this in a very expensive way when he tried to follow up "The Kid" and "The Pilgrim" with "A Woman of Paris". Similarly Groucho Marx was heartily applauded when he burlesqued Eugene O'Neill in "Animal Crackers" even by people who had never heard of "Strange Interlude". But so far no one has had the courage to attempt "Strange Interlude" as serious screen drama.

The screen comedian, in fact, gets all the breaks there are. He is the favorite of the literate and the illiterate, for reasons that the literate can't too strongly insist on and that the illiterate don't even know exist. The censor mildly winks an eye at him. He can do simply anything he likes as long as he makes us laugh.

The result is that we get from him some rare authentic moments of realism. For instance, in the familiar prison drama, the warden is always revealed as a splendid looking man with a military bearing, a fine flashing eye, a compassionate soul and an infallible knowledge of right and wrong. In the prison comedy "Pardon Us" Laurel and Hardy reveal him exactly that way, but with what a side-light of gayety. His little speech at the end—"My boys—for you are my boys"—is so



ADOLPH FASSNACHT, the famous Christus portrayer, featured with the Original Freiburg Passion Play from Germany which comes to Massey Hall, Toronto, Oct. 7, 8, 9, 10.

charming that one hasn't the heart to spoil it for anyone who may not have happened to hear it.

Laurel and Hardy haven't any of the usual tricks of the comedy team. They don't crack wise at each other's expense, or throw things at each other's heads. Instead, they tenderly supplement each other, and so fuse to make a perfect comedy unit, with Hardy as the large patient august body and Laurel as the intensely active, wildly misdirecting head. A pair of innocent anarchists they wander hand in hand through a world that completely misunderstands them—which doesn't depress them in the least. Their own world holds terror, toothache, intense bodily discomfort out no tragedy. Like all great simple men they are immensely interested in the interestingness of life. They observe with enchanted eye the phenomenon of the commonplace and try to get hold of it tail-end first, as misconstructively as possible. This keeps them too busy to examine themselves and invent frustrations to account for their high spirits. We should have them with us for quite a little while yet.

Murder by the Clock

"MURDER BY THE CLOCK" has some of the elements from most of the horror stories of the last ten years, from "The Gorilla" to "The Greene Murder Case" with a touch of Dracula and quite a bit of exoticized Ruth Snider thrown in.

That is to say it has just about everything in it, as it should have. For a mystery story, if it is to be a good mystery story should be packed as tight as a Christmas stocking, if it is a good Christmas stocking.

mitted permanently to a life of crime.

The plot of "Murder by the Clock" isn't entirely sound at every point, but that doesn't matter very much. After all you don't go to a murder-mystery play for pleasant realism any more than you go on the Dip-the-Dips for an agreeable motor ride. You go to both for the sensational drop they produce in the pit of the stomach.

If you don't like the Dip-the-Dips you probably won't like "Murder by the Clock."

The Birth of a Nation

WHEN "The Birth of a Nation" came to Toronto about fifteen years ago, it packed Massey Hall to the roof, day after day and night after night. It brought people out by the thousands and made them gasp with suspense and weep with sympathy as no moving picture ever had before—or possibly ever has since.

It is back in Toronto this week with sound effects to bring it up to date. Actually they don't bring it up to date at all. It has dozens of defects which time has revealed and corrected since the days when it was filmed. The people jerk about like puppets on strings, the make-up is frequently grotesque, the sequence is constantly broken up by unnecessary flash-backs, it has a hundred things the matter with it. But it still remains a very great picture.

Lillian Gish, very lovely in an authentic Second Empire hat, is the heroine. And what is really extraordinary about "The Birth of a Nation" is that David Griffith, the producer, seemed actually more interested in the complex drama of the North and South than in the fate of Miss Gish. The birth of a nation is in fact the theme of the story—a tremendous idea worked out with unswerving unity of purpose. If you have never seen "Birth of a Nation" it is worth going to see. And if you have seen it it is worth going to see again.

And still the best way to get out of a financial hole is by retrenchment.—Arkansas Gazette.

No doubt, many of our infant industries are crying because they can no longer milk the public.—Louisville Times.

Our observation is that nowadays four out of every five haven't anything.—Dallas News.

No wonder people can't lick the depression. Nobody has thought up a good slogan.—West Palm Beach Post.

Ontario Jockey Club

Woodbine Park - Toronto

Autumn Meeting

September 26th - October 3rd

Autumn Handicap - \$2,500 added

One mile and a quarter.

Woodbine Autumn Steeplechase

(Handicap) - \$2,500 added

Two miles.

Coronation Stakes - \$2,500 added

Six Furlongs.

will be run on Opening Day—

Saturday, September 26th

First Race at 2 p.m. each day

NOTE—Daylight Saving Time—Saturday, September 26th
Standard Time—September 28th on.

General Admission—\$1.75 and Government Tax.

A. E. DYMENT,
President.

PALMER WRIGHT,
Secretary-Treasurer.



NO HOME IS TRULY MODERN WITHOUT A CONSERVATORY



A THRILL THAT YOU ARE MISSING

All the thrills in life are not exclusively youth's; nor do they consist entirely of gambling with safety in air, on land or sea.

One of the most comfortable thrills is to wake up on a grey winter's morn, thoroughly bored with life—and to come downstairs straight to your conservatory, open the doors, and find yourself face to face with Summer—warmth, fragrance, colour.

Then to go on to breakfast—to the simplicity of toast and tea—or the gusto of cereal, bacon, eggs, coffee. What a way to start a day!

The building or remodelling plan that ignores a conservatory, ignores

the best in modern life: culture, social correctness, perfect hospitality, not to mention personal comfort, pleasure and health.

The idea that every conservatory is large and costly is erroneous. You may have one in practically any size, as simple or ornate as you wish. The cost is ridiculously low when you divide it by the years of service and enjoyment. The actual work of erection can be done in a few weeks—without turning your house and grounds topsy-turvy if the conservatory is an addition to your present residence. Have the laugh on winter for a change, this year.

Ask our Toronto Office to send you illustrated literature.

LORD & BURNHAM CO. LIMITED

MAIN SALES OFFICE: 3088 HARBOUR COMMISSION BLDG.: TORONTO, ONT.
Eastern Sales Office: Montreal, Que., Head Office and Factory: St. Catharines, Ont.



JUDITH ANDERSON, in "As You Desire Me", at the Royal Alexandra Theatre, week of Sept. 21st.

Lord & Burnham Co. Limited is an incorporated Canadian Company, the only one in Canada manufacturing and assembling all types of conservatories and greenhouses in its own factory with its own workmen. This Company, attracting as it does the finest workmen of their kind, has unexcelled facilities for doing high grade work at a reasonable price, quickly, and without undue disturbance of your privacy.



Grandad . . . I want one more tin to build my castle . . .

CASTLES, eh, castles from plain old Craven tins! Take that one from the sideboard, boy, I've built all the castles I could with that—it's empty now. No, not the castles you build . . . rather castles of contentment, comfort, happiness . . . castles you will understand, one day, yourself, when you come to smoke Craven. Those no other tobacco can build, my boy, because no other tobacco possesses the charm that Craven does, to soothe and comfort a man . . . no other tobacco is blended the same way, for this was blended first in 1860 to please the particular taste of the Third Earl of Craven and that good old method is still employed!

Craven
MIXTURE TOBACCO

Blended Specially for the Third Earl of Craven in 1860

MADE IN LONDON BY CARRERAS LTD.

Ordinary and Broad Cut. Sold in Airtight Tins: 2 ozs. 50c.; 4 ozs. \$1.00.



These famous Shoes are sold by leading dealers in most cities throughout Canada and United States.
W. G. DOWNING, North American Representative, 159 Bay St., Toronto; Bower Building, Vancouver, B.C.; 424 Madison Ave., New York City.

Highlights of Sport

Schneider Cup Record—Brampton's Lacrosse Title

By N. A. B.

BITANNIA still rules not only the waves and the sands but the air as well in the matter of speed records. Sir Malcolm Campbell's Daytona auto record still tops them all, Kaye Don's 110 m.p.h. set on Lake Garda is the highest yet attained although the British daredevil had no chance to better his mark at the Canadian National Exhibition, and the magnificent performance of tall young Flight-Lieut. G. H. Stainforth of the Royal Air Force has kept the air speed crown still in England's possession. France and Italy withdrew their challenges for the Schneider Cup, which was officially retained when Flight-Lieut. I. H. Boothman, flying a S-6B plane, covered the triangular course at 340 m.p.h. As there was no international competition this year the Cup Races did not attract nearly as much attention as did Lieut. Stainforth's attack on the straight-line air speed record.

Last year Squadron-Leader Orlebar set the mark of 368 miles an hour, but this was twice bettered by Italian officers during the last month. The Italian flier, Lieut. Meri flying over Lake Garda in a Fiat-motored Macchi plane was officially clocked at 397 m.p.h. and a few days later Lieut. Steniso Bellini met his death after reaching the incredible and in this case fatal unofficial speed of 450 miles an hour. As Bellini did not survive his intrepid flight, his mark did not receive the official recognition of timing experts present. Meri's mark of 397 naturally was the one to beat, if the crown was to remain in possession of the Royal Air Force. Lieut. Stainforth proved equal to the task and set the new record of 404 miles an hour in the famous little Rolls-Royce Supermarine S-6. 404 m.p.h. was the time of his fastest circling of the triangular course. The best time which he made on three other laps were the following: 373, 377 and 390 m.p.h. which added to his record lap of 404 gave him the average speed of 386 miles an hour over the measured course, and gave him officially a mark far in advance of all set previously. His little plane was so small that its pontoons looked like the claws on a bird, and in the six times that it traversed the marked course, every inch of its streamlined surface seemed on the verge of breaking under the terrific speed to which it was subjected. Before the tests it was openly predicted that this year some British pilot would attain the heretofore impossible speed of 400 miles an hour, and by his magnificent performance, Stainforth has made that optimistic prediction a reality. The supremacy of Britain in the air is a simultaneous tribute to the superiority of English engineers and designers of aircraft, and it seems that a long time must elapse before that superiority will be seriously threatened in the Schneider Cup races. Had any country considered itself reasonably ready for competition with England, the Cup races of this year would have necessitated more than the mere formality of circling the set course over the

Solent at a speed much swifter than the relatively "slow" one of 340 miles per hour. It would appear that it will be some time before Britain's domination of the air will be in any serious danger of eclipse. Not until the engineers and airplane designers of some other nation can seriously compete with the master-craftsmen of England will the famed Schneider Cup be taken from its proud defenders of 1931.

ONCE again the sturdy and heavy Brampton Excelsiors have won the Dominion championship of senior lacrosse and repeated their finals victory of 1930 over the same rivals in British Columbia, the Salmon Bellies of New Westminster. They won the first of the three-game series for the Mann Cup, emblematic of Canadian honors, took a sound drubbing in the second game, and showed in the third and deciding battle enough skill and stamina to retain the coveted trophy. The final game was replete with thrills, and only the superb goal-tending of Wally Large plus the sterling defence work of Stew Beatty and Jim Burton gave the Ontario wayfarers the victory. The Excelsiors had to demonstrate to the full their real fighting qualities in order to gain the verdict from the hard-fighting aggregation on the Coast and perhaps it was only the over-zealous work of the New Westminster star, Mercer which gave the Easterners the necessary advantage. Mercer was in all penalized for fifteen minutes of actual play for rough work, and the eastern invaders made full use of the Westerner's temporary lack of manpower. During the first two periods only the sensational goal-tending of Wally Large saved Brampton, but in the last condition and stamina told heavily and the cup-holders were able to turn a 3-1 deficit into a 4-3 triumph. In the first few minutes of the last period when Mercer was enjoying an enforced sojourn in the penalty-box Brampton tied the score on smart goals scored by Thomson and Beatty. The all-important single tally which decided the resting-place of Dominion honors came when McDonald grabbed what seemed like a shot from Core's stick, took the ball close in and scored the winning goal. After some discussion President A. E. Lyon of the Canadian Lacrosse Association had appointed Stan Carter and Ernie Murray of Vancouver as referees and these officials dealt harshly but justly with their fellow-Colombians in the matter of penalties. Brampton played clean lacrosse and it must be said that the Easterner's decision to "play the ball instead of the man" won the Mann Cup a second time for the Ontario defenders.

AFTER his long and successful grind in the big swim at the Toronto Exhibition, it was more than a little unwise for Trainer Walker to enter George Young against the world's finest short distance swimmers in the five-mile race. Walker's other protege, Margaret Ravior won the long and shorter races for lady professionals, but she had no such gruelling test of her powers as did Young when he staged that famous come-back and re-established himself in the heart of his home town. Walker no doubt wanted a clean sweep in the major events for his two entries, but a victory in the shorter event for Young would have in no way heightened his fame, while the failure of the great marathon star to gain the laurels in the 5-mile test does detract a little from his standing when one considers that he had in previous years won that event with comparative ease. Everyone expected him to do it this time, but he has a curious way of doing the unexpected and this was one more instance of that fact.

LITERARY NOTES

ALADY noted in literary and social circles throughout the Dominion died on August 5th at her home in Ottawa, in the person of Mrs. Marian Osborne, wife of Col. Henry C. Osborne, C.M.G., Secretary-General of the Canadian Agency, Imperial War Graves Commission. Mrs. Osborne had been in indifferent health for the past year. A native of Montreal she was a daughter of the late George Grant Frances and her mother was Marian Osler, a member of a family internationally known. Her girlhood was spent in Trinity College, Toronto. She married Charles Lambert Bath, of Swansea, England, who died many years ago. In 1902 she married Col. Osborne, C.M.G. Mrs. Osborne lived in England for five

SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY
HECTOR CHARLESWORTH, Editor
Mark S. Hodgeman, Advertising Mgr.

Subscriptions to points in Canada and Newfoundland \$4.00 per annum.
Great Britain, British Dominions, Colonies and Protectorates \$5.00 per annum.
United States and United States Possessions \$6.00 per annum.
All other countries \$10.00 per annum.
Single copies 10 cts.

NOTICE TO ADVERTISERS

Advertising contracts are solicited and accepted by this business office or by any representative of "Saturday Night" subject to Editorial approval as printed on our contract form. The Editors reserve the right to reject any contract accepted by the business office, its branch office or its advertising staff to cancel same at any time after acceptance—and to refuse publication of any advertisement thereunder at any time such advertising is considered by them as unreliable or undesirable.

No contribution will be returned unless accompanied by stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

Printed and Published by
CONSOLIDATED PRESS LIMITED
CORNER OF RICHMOND AND SHEPPARD STREETS, TORONTO 2, CANADA

MONTREAL: 304 Birkby Bldg., Portage Ave.
WINNIPEG: 304 Birkby Bldg., Portage Ave.
NEW YORK: Room 1808, 475 Fifth Ave.
CHICAGO: 309 North Michigan Ave.
LONDON: 10 Norfolk St., Strand, W.C.

E. R. Milling, Business Manager
C. T. Croucher, Asst. Business Manager

Vol. 46, No. 45 Whole No. 2010

In addition to possessing marked literary and artistic ability she was intensely fond of sport and captained a water polo team which won the championship of England.

Col. and Mrs. Osborne made their permanent home in the Capital following the Great War. Her charm of manner and tact as a hostess was always in evidence and her home became the centre of much of the intellectual and artistic life of the capital. She was particularly interested in the Ottawa Drama League and frequently acted in the plays produced by that organization.

She filled for a time the office of vice-president of the Ottawa branch of the Canadian Authors' Association and was vice-president and a councillor for Canada of the Poetry Society of England and was also one-time president of the Poetry Society of Canada.

Mrs. Osborne was the author of a number of published works "Poems" published in London, England, in 1914; "Song of Israel," which appeared in England and Canada, and a lyrical drama "Sappho and Phaon." She was also the author of a charming book of children's verse "Flight Commander Stork."

HAWES' FLOOR WAX

CLEANS AS WELL AS POLISHES



"TAKE a pride in your floors". Why risk poor results when HAWES', the quality wax, gives proven satisfaction at no greater cost. Say Hawes' when you buy.

Made by
Edward Hawes & Co., Limited
Toronto
BE SURE IT'S HAWES'

The Graham School of Interior Decoration
37 Bloor St. West
OPENS SEPTEMBER 15TH

24 ships
carry on regular services started by Cunard in 1840.

Constant sailings from Montreal and New York to European Ports.

rates from \$129.00 return.

CUNARD
ANCHOR-DONALDSON

Hotpoint Electric Gifts

.. Modern
.. Beautiful
.. A joy to use



HERE are gifts of enduring beauty—gifts that will bring most joy and happiness to a woman's heart — gifts she'll use every day and cherish with pride for long years to come.

Picture her delight when she receives a beautiful percolator — her pride when she sees the name "General Electric Hotpoint". If it's a gift to start up housekeeping you couldn't choose a finer gift than a Hotpoint Electric Range—the range "designed by women for women". Most acceptable, too, are such Hotpoint gifts as a Waffle Iron, a Toast-over Toaster, a Super-Automatic Iron, a 3-heat Table Grill or a Curling Iron.

Any electrical, hardware or departmental store offers a wide selection of General Electric Hotpoint Gifts. Why not make your choice now?

GENERAL ELECTRIC

Hotpoint

SERVANTS for the HOME

CANADIAN GENERAL ELECTRIC Co. Limited



WAFFLE IRON



TOASTER

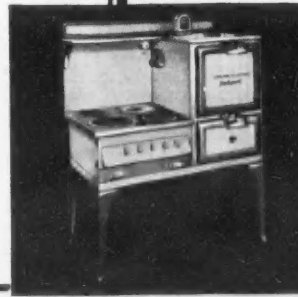


IRON



PERCOLATOR

HM-31



HOTPOINT RANGE

By W. HASTINGS WEBLING

—Photo by Canadian National Railways.



Serving Canada Since 1869



**HERBERT
TAREYTON**

**SMOKING
MIXTURE**

Constant smokers appreciate the bland quality of Tareyton. A fine mellow mixture. Every pipeful a pleasure.

New Glass Humidor - \$1.50
Sealed Pouch Package - 25c.




Sometimes WE are surprised

BUT we try not to show it... This time a husband said his wife was arriving in 10 minutes, and could we help him arrange a surprise dinner party for her? Here was a list of 12 guests... would we telephone them and "fix things up" while he dashed to meet his wife at the station? There were 14 at that dinner... and his wife was really surprised!

It's our belief that a hotel should do more than have large, airy rooms, comfortable beds, spacious closets. Beyond that, we daily try to meet the surprise situation (without surprise), no matter what the guest wants.

Extra service at these 25 UNITED HOTELS

NEW YORK CITY's only United... The Roosevelt
PHILADELPHIA, PA. The Benjamin Franklin
SEATTLE, WASH. The Olympic
WORCESTER, MASS. The Bancroft
NEWARK, N. J. The Robert Treat
PATRICKSON, N. J. The Alexander Hamilton
TRENTON, N. J. The Stacy-Trent
HARRISBURG, PA. The Penn-Harris
ALBANY, N. Y. The Ten Eyck
SYRACUSE, N. Y. The Onondaga
ROCHESTER, N. Y. The Seneca
NIAGARA FALLS, N. Y. The Niagara
Erie, PA. The Lawrence
AKRON, OHIO The Portage
FLINT, MICH. The Durant
KANSAS CITY, MO. The President
TUCSON, ARIZ. El Conquistador
SAN FRANCISCO, CAL. The St. Francis
SHREVEPORT, LA. The Washington-Youree
NEW ORLEANS, LA. The Roosevelt
NEW ORLEANS, LA. The Bienville
TORONTO, ONT. The King Edward
NIAGARA FALLS, ONT. The Clifton
WINDSOR, ONT. The Prince Edward
KINGSTON, JAMAICA, B.W.I. The Constant Spring



WHEN GASTRIC JUICES FAIL TO FLOW

You know how badly an engine runs when it gets clogged up. It's the same with your body when your gastric—or digestive—juices fail to flow. Your food, instead of being assimilated by your system, simply collects and stagnates inside you, producing harmful acid poisons. What you need then is a tonic—Nature's own tonic—Nature's six mineral salts.

You get all these six salts in Kruschen Salts, and each one of them has an action of its own. Together, they stimulate and tune up the bodily functions from a number of different angles. The first effect of these salts is to promote the flow of the saliva and so awaken the appetite. The next action occurs in the stomach, where the digestive juices are encouraged to pour out and act upon the food. Again in the intestinal tract certain of these salts promote a further flow of these vital juices which deal with partly digested food and prepare it finally for absorption into the system.

So you see there is no mystery about Kruschen. It works on purely scientific and well-known principles. Prove it for yourself.

LONDON LETTER

The Crisis Over—The Abused Channel

By P. O'D.

NOW the crisis is nicely over, thank you, and the King has gone back to Balmoral to shoot the merry little grouse—or grouses or grice, or whatever plural the pedantic may prefer. Incidentally, some three or four thousand loyal subjects saw him off at Euston Station, and cheered themselves hoarse by way of letting him know that they appreciated his good work in getting the various party leaders together and making them kiss and be friends and promise to play the same game—Beggars My Neighbor, or something like that. And now we have a National Government, and everything is for the debts in this indebtedest of all possible worlds.

Everybody is feeling a bit more comfortable already—about as comfortable as a lot of people in a dentist's waiting room trying to cheer one another up with stories of how nearly painless extraction really can be. But, at least, something is coming off the dole, though the ten per cent. they speak of doesn't seem very much. And there will probably be a drastic tightening up of tests and restrictions, which will make living at the public expense a very much less inviting career. No one wants to make things harder for the genuine unemployed, the want-works who can't get it. But there are a whole lot of them who dread work almost as much as they dread thirst. By the way, it is significant that almost the only shares to sag as the result of the threat to the dole were the brewery shares. Which shows where a good deal of the dole-money has been going.

I was talking the other day to a man with a largish place some forty miles out of town, one of those estates where they grow things besides partridges and pheasants. He had a sudden need for about a dozen or fifteen men, and he went in himself to the nearest labour exchange. There were a couple of dozen men hanging about outside it, presumably waiting for jobs.

"I have work for some of you lads," said he briskly and cheerily, as he passed in to see the manager.

They treated his words as a warning. When he came out to select the men he wanted, they had all disappeared. So it is not just the lack of work which is worrying thoughtful observers of national conditions, among whom I hasten to enrol myself.

In the meantime, we have every reason to be grateful to the King and the various heads of parties—especially to Mr. Ramsay MacDonald and the other Labor Ministers who have accompanied him into the new Cabinet. These latter gentlemen have very nobly committed political suicide. They have lain down in front of the Socialist engine, and there is every indication that it will go right over their necks. But there is also some likelihood that it may bump itself off the track in so doing.

THE poor old English Channel has suffered the last indignity. For years and years the ships of all the world have pumped their bilge into it, and thousands of trippers have gone on being unwell into it. It has been mined and torpedoed, and had its bot-

tom scraped by drag-nets and the submarines they were feeling for. Every day hundreds of aeroplanes leap contemptuously across it, as though it were an irrigation ditch. And quite a considerable company of ladies and gentlemen have swum it—or have said they did, backed up by affidavits from their trainers and the friends who fed them with biscuits and chocolate, like so many pet seals, amid its turbulent waters. But all that is nothing to the last outrage. A man has finally walked across it! Which brings it down at once to the class of the Newmarket Canal, and those other famous waterways which are navigable for pedestrians. It's enough to make a self-respecting channel crawl right into the Atlantic Ocean—and stay there!

A couple of days ago a tripper on the cliffs of Dover, pleasantly engaged in sweeping the wild waves with his field-glasses, gave a shout of surprise.

"There's a man out there walking on the water!" he cried.

Pious neighbors may have thought it was another miracle, or they may merely have considered that he had lost his mind. But there was no doubt at all about the man walking, and after a while and a final struggle with the wind and the currents around the harbour entrance, he tottered ashore. He seemed rather dazed, they said, and he couldn't speak a word of English. He turned out to be an Austrian of the somewhat dreadful name of Naumestnik, and he had walked across from Boulogne in a little over eight hours and a half, armed only with a paddle, and with a float on each foot rather like an enlarged and very much swollen snowshoe. It seems that he had a very hard time on the way over. As an admirer of the historic waterway which he has thus disgraced, I can only say, serve the fellow right!

SYMPATHETIC readers in Canada who may be worried about the economic crisis through which the Mother Country is passing, and about the spirit in which the natives are tackling the situation, have at last something to reassure them—something heroic decided on, if not actually accomplished as yet. The London Stock Exchange is going to open on Saturdays!

"In view of the situation in the country," says the Committee in its official announcement.

This is the sort of thing which shows that England still is England, and that the hearts of oak are—well, just as oaken as ever they were, and even a bit more so. It brings a mist in one's throat and a lump in one's eye—but you know what I mean. D-d-darn t-t-touching, that's all!


Of course, in countries where the stock exchanges always have been open on Saturday—which means all the other countries in the world, except Baffin Land and the Solomon Islands—this may not seem the dazzling piece of self-sacrifice (self-immolation, in fact) which it really is. Coarse people may not see at once why the stock-brokers of London should not work six days a week, as well as the stock-brokers of New York or Paris or Toronto. But for many years now the London Exchange has resolutely set

its face against it—and not entirely because of the religious scruples of such of its members as might wish to spend that morning in the synagogue. Not at all, in fact, for most of the members spend it on the golf-course, this being one of the reasons, I presume, why the Exchange has in recent years no less than three amateur champions among its stalwarts, Wethered, Tolley, and Robert Harris.

But all that is changed, and from now on stockbrokers as a class will probably shoot no better stuff than the rest of us. No longer will they sally forth of a Saturday morning, glorious in plus-fours, to bang the ball majestically down the fairway with the superb confidence of men who know that they have two whole days in which to do nothing else whatever. Instead, they will take the same old morning train to the City, and they will spend until lunch-time, at least, brooding over their desks or shouting hoarsely on the floor of the House in the horrid language of their profession. And when they do finally get out to the golf-course late on Saturday afternoon, or perhaps not until Sunday morning, it will be as worn and harassed men to hunt for the elusive and contemptuous ball in heather and sand and long grass—even as you and I.

And the cream of the jest, the shining arrow-tip to the irony of their fate, is that they wouldn't keep open in the good old days when investors ran around with money in wheelbarrows wondering where to dump the bales of greenbacks. And now they have to keep open and work when an investor is as rare as a dodo, and one that will buy anything even sillier than a dodo has ever been said to be. The only people who will call on them will be old ladies and retired colonels wanting to know why their shares aren't paying. And they will have to sit there and explain, and sympathize, and explain again, while out on the course the sun is shining, and the little white and red flags fluttering, and jolly fellows are shooting birdies and shouting "Fore!" at one another...

It doesn't seem right. It's more than even a stock-broker should be asked to bear.



Chinese records are among the world's most ancient. Their inscription involved the knowledge of thousands of symbols and characters beside which our alphabet is simplicity itself.

**SUPERFINE
LINEN RECORD**

Along with simplification of symbols has come the perfection of surfaces for receiving them, culminating in Canada with the development of Superfine Linen Record, the Dominion's finest all-rag paper.

For personal correspondence, for important business correspondence and records, for legal and government forms; in fact, wherever lasting quality and impressive dignity are vital, Superfine Linen Record is unequalled.

It is the leader of the famous "R" Shield family which includes Rolland Antique, Earscliffe Linen Bond, Colonial Bond, Mount Royal Bond and the general utility Service Bond.

Let us help you choose the proper paper for each purpose. Write for samples and suggestions for their economical use.

ROLLAND PAPER CO. LIMITED
High Grade Paper Makers since 1882
MONTREAL

Mills at St. Jerome, Que. and Mont Rolland, Que.

**BUSINESS: That's what
we want to be doing—today
—with you. It takes one min-
ute to hear our new propo-
sition and prices—and then
you'll want to take longer.**

hupmobile

SIXES AND EIGHTS
FREE-WHEELING AT NO EXTRA COST

There are authorized Hupmobile dealers throughout Canada. Write Hupp Motor Car Corporation, Windsor, Ontario, for name of the dealer nearest you.

WHO MAKES YOUR DENTIFRICE?

IT'S A FAIR QUESTION to ask yourself in these days of startling dentifrice claims. Your teeth—sound and attractive—are among the most valuable assets you possess. And you want, naturally, to give them the best protection possible, both in professional treatment and home care.

E. R. Squibb & Sons have been making dependable products since 1858. Doctors and dentists know that the Squibb label stands for the utmost in safety, purity and excellence.

There is no grit in Squibb's—no astringent—nothing that can possibly injure the teeth or gums. It is made with more than 50% Milk of Magnesia, a product used by dentists everywhere in the care of the teeth. Squibb's cleans beautifully, and leaves the mouth refreshed and invigorated. Its pleasant taste makes it a favorite with children and grown-ups alike. Don't experiment with dentifrices you can't be sure of. Make Squibb's your family dental cream.

Your own druggist is proud to carry Squibb's. Get a tube from him today.

Copyright 1931 by E. R. Squibb & Sons of Canada, Ltd.

The American Dental Association, Council on Dental Therapeutics, has placed its Seal of Acceptance on Squibb Dental Cream



SQUIBB DENTAL CREAM



MISS H. ETHEL SHEPHERD
Widely known Toronto singing specialist, who is resuming teaching this season.

SATURDAY NIGHT

SOCIETY • TRAVEL • FASHION • HOMES • GARDENS

TORONTO, CANADA, SEPTEMBER 19, 1931

A CABIN IN LUCERNE

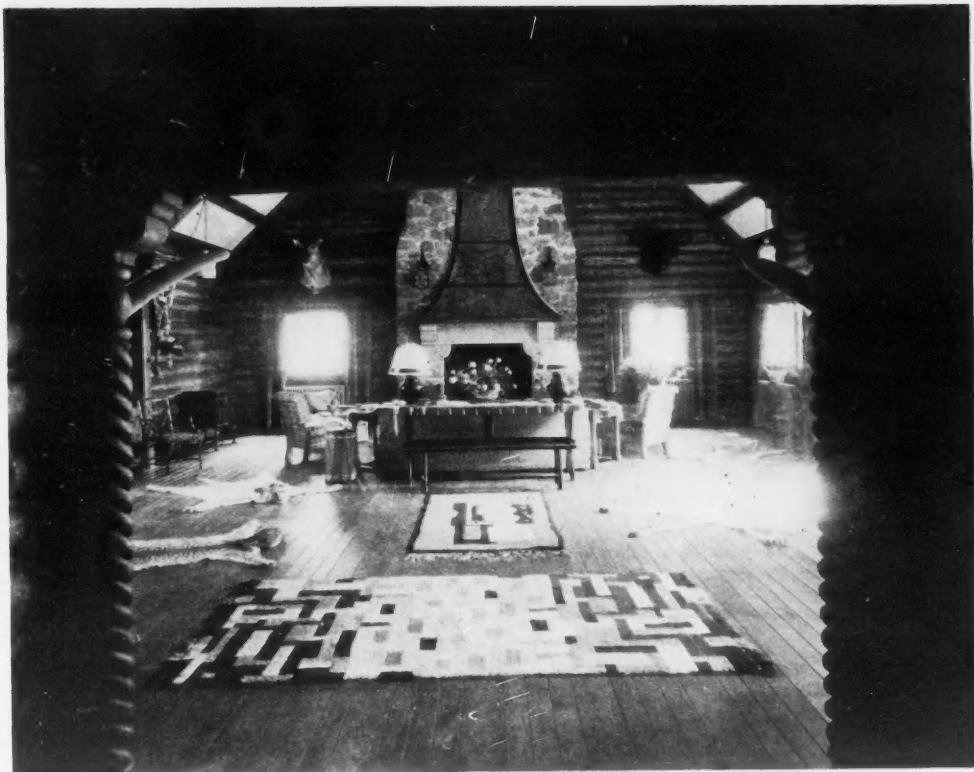
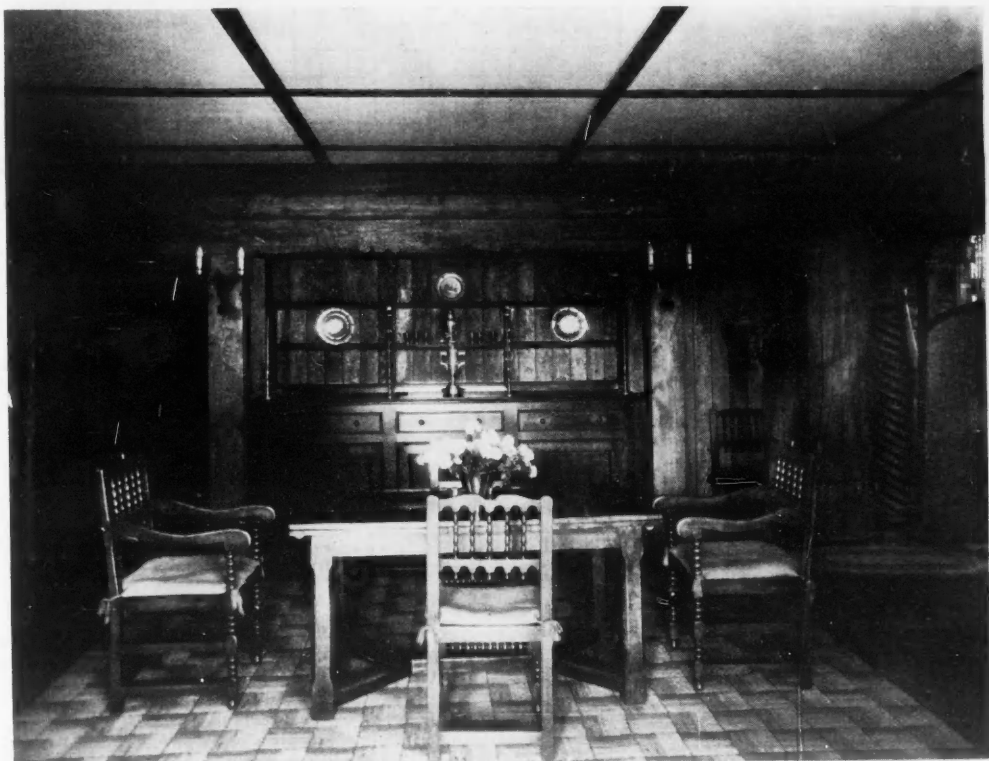
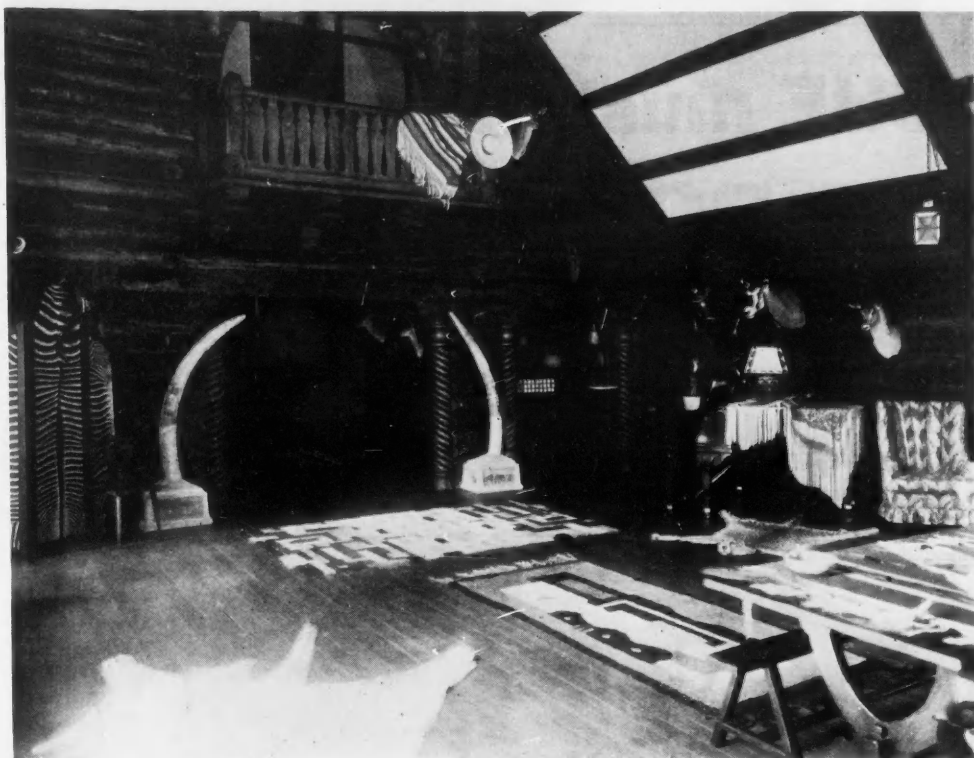
The charming rustic cabin of Mr. Allan McMartin, Seigniory Club, Lucerne-in-Quebec. Right, the living room. Forming a ring in itself, it is flooded with light from three sides and unmistakably dominating the entire room is the huge stone fireplace elevated on two stone steps, surmounted by a copper hood. The walls of authentic log construction and the oak plank floor make suitable background for trophies of an African game hunt. The furniture is generally oak finished in natural colors. The rugs are in tones of black, orange and red on grey with window drapes and chair coverings in warm orange and cream.

Second row, left, the dining room is almost spartan in its simplicity. Like the living room and hall it has oak plank floors with boards of random widths. A built-in dresser, service table and antique extension table and chairs complete the furniture in this room. A heavy homespun rug in blue merging to grey and window drapes of orange, red and cream.

Right, between carved logs the entrance to the living room from the hall in the Allan McMartin Cabin, Seigniory Club, Lucerne-in-Quebec, is flanked on one side by book shelves and on the other by an opening to the dining room. An interesting feature at this end of the room is the musicians' gallery on the level of the first floor.

Third row, left, a delightful bedroom in the McMartin Cabin, Seigniory Club, Lucerne-in-Quebec. Hooked rugs in blue and grey harmonize with the curtains, bedspread, bed canopy, while the furniture is of maple in natural finish.

Right, a corner of the bedroom, McMartin Cabin, Seigniory Club, Lucerne-in-Quebec. For further description see page 17.



Orange Pekoe in Red
 Rose packages is a rare blend
 of tender top leaves, picked
 when full of tea-essence.

RED ROSE TEA
 "is GOOD tea"

SHE must have Mr BOVRIL

When "she" has
 that sinking feeling.
 Bovril is a fine pick-me-up.
 The strength of Beef.

Ambrosia

By SUZETTE

WILD almonds are said to have perfect pink blossoms, but they have an even greater claim to fame, for they are the fathers of the peach trees of the world. Poets have been writing about "that peach like rosy hue" for such ages that it is with no surprise that we find Pliny writing of peaches in his Natural History back in B.C. He says that peaches come from Persia like the rugs, only thank goodness Crawfords aren't as expensive as Sirouks. Other botanical experts trace the peach trees to China, but at least they are all agreed that it is of Oriental origin, so that gives it a pleasantly exotic background. Peaches don't seem to resemble other Northern fruit, they are so exciting to look at and to eat that they seem tropical. Lots of people are able to eat peach fur with enjoyment. If you can do this you are a jump ahead of the rest of us, because you can snatch and bite the fruit as if it was an apple. Personally I'd just as soon take a chew at my grey squirrel collar, so that a knife and a plate are the bare necessities of peach eating. This weakness cramps one's style, and if by any chance a dastardly fruit seller has sold you a pup in the shape of a

Solution of Last Week's Puzzle

URES SPAR COMB PLAIN
 INERT EASE ARTA RABID
 GIVER TIPPARY AGATA
 ATE IRANIAN LAST TIK
 RELIANCE TRITE SMATTEG
 RING BRASS OGLE
 DEPENDENT SIAL SENDAL
 ERR CENT LAYED STELLA
 WITH DESART YEARMSPAN
 ESTER BICES SAILED RIG
 EVES TIGER SPARSE
 SCREENS TARTIS SPEEDED
 TRILLING LAGOS SAVAGE
 OAT SPENC LOTUS METAL
 AGES PEARLS ROBED REDE
 ABERRANT REVISA
 CASTLE SCART RECCEDERS
 APPL ASS OREAD RET LAM
 SINGS PENETRATE OPINE
 TENET AMIR EVIL NUDEE
 SLAYS SACS DENY STEEL

basket of peaches that won't peel properly life is certainly "real and earnest".

Everyone knows the pleasures of eating cut peaches, and they are good for breakfast, lunch or dinner, but when they appear too often done the same way even the peach palls. Ellen Terry recommended a way of doing them which she describes as "Peches Ophelia". Peel and cut in halves a dozen peaches, sprinkling them with sugar and put on two table-spoonfuls of maraschino. Whip half a pint of cream, and add a little sugar and vanilla essence while whipping. Pile the cream up in the centre of the dish and arrange the peaches around it. "Dust lightly with crushed violets and serve very cold." This sounds to

me very like plain peaches and whipped cream, and the violet season is over in my garden, but Ellen Terry's name would glorify rice pudding, so how much more does it add to our peaches and cream.

Peach shortcake is an ever popular sweet for dinner. Mix a quarter of a cupful of sugar with two cupfuls of flour, four teaspoonfuls of baking powder and a little salt. Work in a third of a cupful of butter and add one egg and a third of a cupful of milk mixed together. Roll the dough on a floured board, and put in a buttered tin and bake in a hot oven. Split the cake in half and fill it with sliced peaches which have simmered for a few minutes in a sugar and water syrup. Put more peaches on the top of the cake, and either pour whipped cream over it all, or serve the cream separately in a bowl.

If you would like to surprise your family you might see how they like this French recipe. Peel and cut the peaches and cook them in a little water and sugar until they are soft. Remove the fruit and add to the juice two table-spoonfuls of Benedictine, and cook the syrup until it is thick. Arrange the peaches around the edge of a dish and fill the centre with tomato jam or quince jelly, but preferably

the tomato jam. Pour the syrup over the peaches and cover the whole dish with whipped cream.

At the beginning of the peach season the dreadful fate of Johnny Jones and his sister Sue, described so graphically by Eugene Field, may be yours, unless you temper your greed with caution. Field writes—

"A little peach in the orchard grew,
 A little peach of emerald hue;
 Warmed by the sun and wet by the dew,
 It grew."

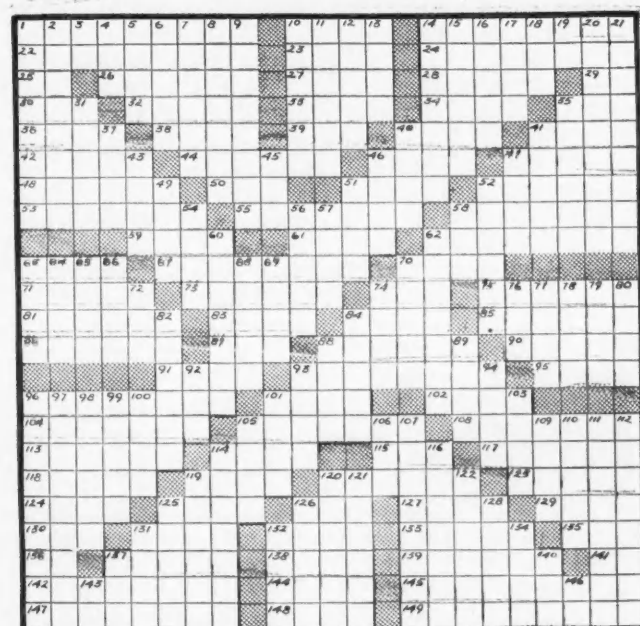
The story next relates how that peach of emerald hue tempted Johnny Jones and his sister Sue, they ate the peach of emerald hue "and then the trouble began to brew" so

"Under the turf where the daisies grew
 They planted John and his sister Sue,
 And their little souls to the angels flew,
 Boo hoo!"

Be warned, and if you are wise lift a corner of that red netting, which makes a perfect pair of rose colored spectacles, through which one views with enthusiasm, what later turns out to be a basket of singularly green peaches.

THE CROSS WORD PUZZLE

By J. C. DOESBURG



ACROSS

- 1 A month
- 10 Shallow receptacle
- 14 A month
- 22 To mitigate
- 23 Rehis
- 24 Feminine name
- 25 Myself
- 26 Contradicts
- 27 Land measure
- 23 Claw
- 29 Alleged force or natural power
- 30 Hail
- 32 Saltpeter
- 33 Native name of a Himalayan pheasant
- 34 The solar disk
- 35 Black bird
- 36 Overgrown
- 38 Town in Polk County, Arkansas
- 39 Lamprey
- 40 Intrigue
- 41 River in Germany
- 42 The nipa palm
- 44 Instruments for stamping dates
- 46 To match
- 47 Ancient drink of honey
- 48 Regular
- 50 Bulgarian coin
- 51 A month
- 52 A turned down collar
- 53 More imposing
- 55 To fail to pay
- 58 Enumerator
- 59 One of a tribe of Afars
- 61 Subside
- 62 State of maturity
- 63 Aviators
- 67 A month
- 70 Part of a pedestal
- 71 A month
- 73 A geologic subdivision
- 74 A precious work of art
- 75 Stings
- 81 Molest
- 83 Greek form of Asher: Bib.
- 84 Infant
- 85 Arabian coin
- 86 South American monkey
- 87 Possessive pronoun
- 88 A month
- 90 Mandarin's residence in China
- 91 Army fronts
- 93 Mule driver
- 95 Chief alcoholic beverage of Japan
- 96 Informers
- 101 Dutch dialect of South Africa
- 102 Confirm
- 104 Snapping beetles
- 105 A month
- 108 Vaporized
- 113 Decay of animal tissues
- 114 Propellers
- 115 Combining form opposed to hetero

DOWN

- 117 Daughter of Herodias: Bib.
- 118 County in Tennessee
- 119 Nineteen hundred one
- 120 Ascending
- 123 Masculine name
- 124 A chestnut color
- 125 Felines
- 126 A Luzon savage
- 127 A Hindu gift or grant of land
- 129 Prefix, meaning single
- 130 Dexterity
- 131 Chinese native woolen cloth
- 132 To stain
- 133 Pertaining to a lane
- 135 Primitive Greek letter
- 136 Tantalum: abbr.
- 137 A viceroy in India
- 138 Profound insensibility
- 139 An amorous composition
- 141 Polynesian liliaceous tree
- 142 A colorless hydrocarbon
- 144 A Norse deity
- 145 Reads again
- 147 A month
- 148 Sensitive mental perception
- 149 A timber used in shipbuilding
- 1 City of Java
- 2 Hoisting device
- 3 Post laureate: abbr.
- 4 Spread
- 5 Smooth
- 6 A jot
- 7 Tormented
- 8 Ever
- 9 Replaced
- 10 Trailer
- 11 Wealth
- 12 A month
- 13 River in Belgium
- 14 Feminine name
- 15 Speaker
- 16 Man's servant
- 17 Black
- 18 Males
- 19 College degree: abbr.
- 20 Stretches
- 21 Heating distributors
- 31 Between: Fr.
- 35 To combine with gas
- 37 Hindu god of love
- 40 Breathe laboriously
- 41 Bird
- 43 Beats gently
- 45 Female sheep
- 46 Draw
- 47 Aromatic spice
- 49 Petal
- 51 A month
- 52 Mail again
- 54 County in Tennessee
- 56 Instinctive dis-ceriment
- 57 Exhalation
- 58 Unburden
- 60 Acquires
- 62 Egyptian ruler
- 63 Japanese weight
- 64 Box
- 65 Gaelic
- 66 Begone!
- 68 Corfodes
- 69 Suffixes denoting acts, process or being
- 70 A beginning
- 72 Hasten
- 74 Type of plum
- 76 A month
- 77 Exclamation of regret
- 78 Incarnation of Vishnu
- 79 Migrate
- 80 Without: Latin
- 82 Devices for moving machinery
- 84 Roman pendant ornament
- 88 Channel in the Hawaiian Islands
- 89 Mounds
- 92 Land measures
- 93 Fortifies
- 94 Rodents
- 96 Embellished
- 97 Complicated
- 98 Lasso
- 99 Suffix forming nouns
- 100 Termination of certain cardinal numerals
- 101 The earth goddess of the Khonds
- 103 Daughter of Laban: Bib.
- 105 Crows
- 106 Greek letter
- 107 Warblers
- 109 Mahometan religious teacher
- 110 Malayan tribes of Philippine Is.
- 111 Originates
- 112 Believer in demons
- 114 A month
- 116 Tower of a mosque
- 119 City in New York State
- 120 Tiny
- 121 Floating
- 122 Canopic jar: French
- 125 A Javanese aromatic berry
- 126 The Cetaceans
- 128 Measuring device
- 131 Under surface of the hand
- 132 A fine
- 134 To whine: Scot.
- 137 A county in Nevada
- 140 Drinking vessel
- 143 House of Commons: abbr.
- 146 Thus

SOLUTION IN NEXT WEEK'S ISSUE

It's Always

Top o' the Morning in a WALLRICH SHOWER Home

Cheer born of cleanliness . . . a happy atmosphere built on
 fresh physical fitness . . . smiling days . . . smiling years . . .
 always top o' the morning.



There is no better shower than the WALLRICH. Its arrangement is the result of lengthy effort to produce perfection. Designed by engineers of long experience . . . made by master craftsmen in metal . . . it is truly a great advance in bathing equipment.

THE BEST SHOWER MONEY CAN BUY

Best grade eight-ounce duck curtains . . . in white, blue or lavender . . . heavy brass tubing . . . plated with everlasting chromium . . . the always-bright finish . . . make the WALLRICH a fixture of outstanding beauty.

But even more important is the high efficiency . . . the uniform dependability of every working part . . . the result of a permanent standard of precision manufacture.

Wherever you live in Canada your plumber can install the WALLRICH . . . and when it is installed you will quickly realize you own the best shower that money can buy.

THE
WALLACEBURG BRASS & IRON MFG. CO.
 LIMITED
 WALLACEBURG
 TORONTO—8 Wellington E. MONTREAL—1420 Victoria, WINNIPEG—52 Adelaide.

Wallaceburg
 FAUCETS CONTROL WATER PERFECTLY

All Our
 Products
 Are 100%
 Made in
 Canada



All Our
 Advertising
 Is 100%
 Prepared
 in Canada

Week-End Notes

By MARIE-CLAIRE

Button, Button?

I HAVE it on the authority of the button buyer of a big store, whose business it is to know these things ahead of time, that buttons are once more to play a big part in the decoration of our newest frocks. At least he said he was banking on it "with a supply that would meet any emergency," and when he began to quote figures to me the word "emergency" always remotely connected in my mind with buttons anyhow owing to that childish rhyme about the fireman who "will never trust one button again for in union there is strength", took on a new and terrible meaning. One doesn't speak of simple dozens, but of hundreds of dozens of gross, and by the time I have multiplied 144 by hundreds and that again by dozens, well—I just haven't that kind of a brain, have you? Any one who has ever tried to match a button from a ready made garment at a department store counter has a better idea of the staggering variety of that man's stock than any mere figures of mine can give.

Buttons apparently began as ornaments and developed their utilitarian qualities later, a process that has been reversed of late years. Extraordinarily few of our garments have to be buttoned on us now; nighties, underthings, garments from the simplest morning frock to the most elaborate evening creation slip over the head and fall into place without any fastening at all, or else only a strategically placed press stud. (I have called them that ever since I was blasted by a lady attendant in a smart London shop saying "snap fasteners Moddom? We have no such thing—perhaps you require Press Studs.") Such buttons as deck feminine clothes today are chiefly ornaments again.

In *Piers Plowman* (1377) mention is made of a knife with "botones over gylte", and in Lord Berner's translation of Froissart's *Chronicles* (1525), of a book covered with crimson velvet with "ten botons of sylver and gylte." As fastenings they date back as early as the 15th. century. That they are made of almost anything from sea shells to iron, including bone, wood, glass, celluloid, brass, ivory, horn, porcelain and artificial compositions we all know, but that they are also made from the casein of milk, and blood was one of those strange facts of life I, at least, managed to reach quite a ripe age without knowing. But they are. Those of mother o' pearl, good honest bone, and plain and coloured composition are made chiefly in England, but most of the shiny metal ones used for multiple decoration, to the beautiful large ornamental ones of cut steel meant to be used sparingly, and a small proportion of glass buttons come from France. All shapes, sizes and colours of glass buttons in the most attractive array come from Czecho Slovakia, the products of hundreds of cottage homes where the hand workers have their own machines run by water power, and polish the hundred facets on one of these sparkling luxuries for a miserable wage that would stagger an honest Canadian workman of equal skill.

News from the Paris openings bears out my button buying friend's prognostications. Lelong shows many glass buttons in his showing, and Mainbocher's "daisy" buttons, of pear shaped natural coloured pearls with a grey pearl centre are specially mentioned in *Vogue*, whose editor is the head of that new and widely approved dress establishment on the Ave. George V.

Insult and Injury

SOME years ago when the English Countess Cathcart was refused admission to the United States on the ground that she was guilty of moral turpitude the case received a good deal of attention in the British press, and also introduced a very useful phrase to the writers for comic journals. The heading of a recent news item in an English paper is a possible echo of the case. "*Morals Maintaining their old High Level in the U.S.A.*" it reads. It seems that a circus elephant's owner has just entered suit for defamation of character against an American magazine. Not long ago the magazine published an article on the elephant

him, not gallivanting. No elephant looks his best on the screen after a hard night, everything about him gives the thing away—shadows under the eyes, heavy footsteps, above all that yearning for ice water (due I am told to dehydration when excess stimulants have burned up the body's native moisture). Few studios are equipped with sufficient ice water for thirsty elephants. And, as the English commentator remarks, it certainly must be awful for an elephant not to be able to look Hollywood in the face without blushing for its tarnished reputation. The least hint of moral turpitude or marital infel-

icity is enough to ruin a professional career. The elephant should get crushing damages.

Pass It On

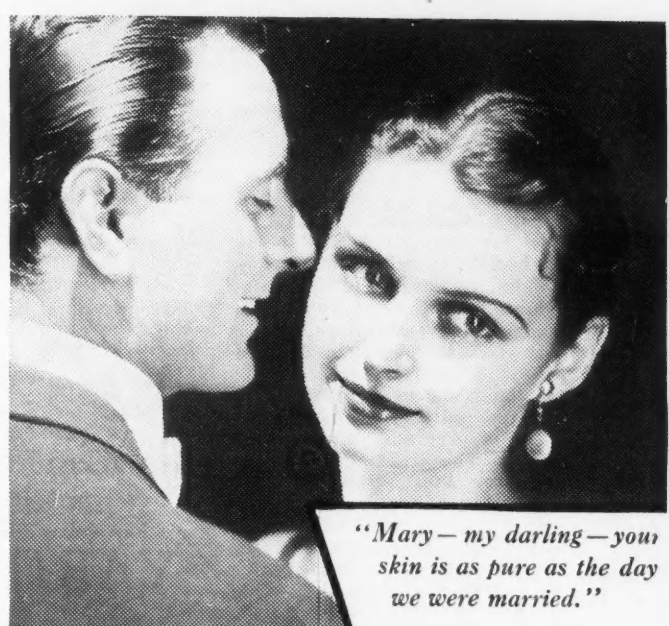
FEMININE tests for masculine devotion are at least as old as fairy tales. "First bring me a golden apple from the garden of the sun" is one of the old gags, and the lady who threw her glove into the lion pit expected her adorer to leap to rescue it only got properly treated in one poem I believe; all the others got away with it. To say "Don't kiss me, I hab a cold" is said to be a modern test, and the devotion of the gal-

lant who pays any attention to the warning is promptly written off as a bad debt. Now comes Dr. Josiah Oldfield in an address to a woman's institute meeting in Warwickshire to tell us that not only is the man a coward who pays any attention to microbic dangers in kissing, he is also a fool. The "dangers of kissing" and the "millions of bacteria" exchanged in that rash act are not to be taken too seriously said the doctor. Kissing babies and kissing cats and dogs he condemned, but the dangers, between ourselves, as it were, are really negligible. If time had not already proved the truth of the doctor's

contention a race would surely have died out that has been addicted to kissing for far longer than it has known anything much about bacteria. Despite mass-meetings, resolutions, and reports, about the only person who appears able effectively to get rid of the gangster is another gangster.—*Boston Herald*. If Gandhi shows up in London, he can teach England how to economize.—*Springfield Republican*. Well, at last our farmers are getting some relief. Their vacationing relatives are going home.—*Judge*.

You're in a BEAUTY CONTEST every minute of your life!

CALAY... "THE SOAP OF BEAUTIFUL WOMEN" ... CAN HELP YOU TO WIN!



"Mary— my darling—you skin is as pure as the day we were married."

The woman who stays happily married is the woman whose natural loveliness endears her to the eyes of her husband. Men may enjoy watching a movie star, with heavy make-up to stand the glare of studio lights, but they marry clean-looking, natural girls.



"Mrs. Carleton, I've saved you the very best cauliflower we had!"

All men love to do things for the sweet, clear-skinned girl. Clerks like to wait on her—people serve her more willingly—she gets along in her social circle because she looks clean and wholesome.



"It's so gentle, so delicate— Calay is the one soap to touch my precious skin!"

Women who spend thousands for their clothes and hundreds on their cosmetics have nothing on the girl who buys Calay and who knows that loveliness is impossible without immaculate cleanliness.



"My powder 'sits' better, my toilettries seem smarter because my skin is free from dirt!"

Buy a dozen cakes of Calay today. Let no other soap touch your skin. Day by day, watch the greyness go out of your complexion, and a clean, soft, natural loveliness take its place.

In one brief minute—with Calay—you perform the most important part of your beauty care. With Calay's gentle lather, clear away that under-coat of almost invisible dirt—the film that gives a greyish tinge to your complexion. Do this, without fail, twice every day. Then will you see your skin become soft as satin—charming to the touch... You are in a Beauty Contest every day of your life—every woman is. Get all the help that Calay, the Soap of Beautiful Women, can give you! Calay is caressing to your cheek—it is the one soap praised by 73 leading skin doctors. Get a dozen cakes today. While they last, use no other soap. Trust your precious skin to Calay and to Calay alone!

GET A DOZEN

CAKES OF

CALAY

The Soap of Beautiful Women—

AND WATCH THE DIFFERENCE IN YOUR COMPLEXION





The ? in Marriage

need Dishwashing make her Hands UGLY?

Even on her wedding day she wonders...

"Will dishwashing steal away charm... leave my smooth young hands workworn?"

Recently nearly 2,000 young BRIDES in 11 large cities told us how they plan to meet this vexing problem. 95 out of every 100 agreed!

"Yes, we're going to wash dishes," these charmingly vivid girls said. "But we'll never have 'dishpan hands'... we needn't, with Lux in the house."

"We know just how splendid Lux is for the hands because we've al-

ways washed our fine things in Lux. Noticed how softly white our hands looked afterward. We're trusting Lux to keep our hands lovely in spite of dishwashing, too!"

Beauty Experts

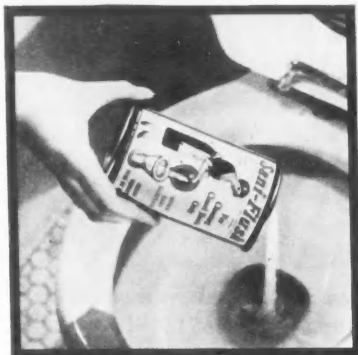
Experts in 305 famous beauty shops say: "Lux in the dishpan keeps your hands as beautifully cared for as those of the woman with maids."

Yet this tender care for your hands costs so little! LESS than 1c. a day!



LUX FOR DISHES... *Lovely Hands for less than 1¢ a day*

Lever Brothers Limited, Toronto



MILLIONS OF enemies...

EVERY housewife knows the importance of keeping toilet bowls clean. If germs are allowed to remain there, the health of the entire household is menaced.

But many women spend unnecessary hours in scrubbing toilet bowls. Let Sani-Flush, an antiseptic, cleansing powder, do this unpleasant job for you! Just sprinkle a little in the toilet bowl, follow directions on the can,

flush, and watch the bowl become snow-white. All odors are eliminated, all germs instantly killed. Even the hidden trap, which no brush can reach, is cleansed and purified by Sani-Flush.

At grocery, drug and hardware stores, 35c. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Canada. (Another use for Sani-Flush—cleaning automobile radiators. See directions on can.)

Sani-Flush CLEANS CLOSET BOWLS WITHOUT SCOURING

Autumn Face

By ISABEL MORGAN

THE new millinery collection recently presented in Paris by Mado, is based on the coiffure designed for her by one Emile, a hairdresser whose services are much in demand. It consists of neatly bobbed hair parted obliquely from left front toward right back and waved accordingly. The hair is brushed off the left ear but covers the right ear and then is brushed toward the back.

Mado has designed the hats so that they are tilted showing the left ear and covering the right, while many of the crowns are slit over the parting or have velvet folds draped to simulate the same oblique line.

It's becoming the fashion to accentuate the upper portion of the face... by that, I mean the eyes and eyebrows. We used to pay fastidious attention to the lips and the color of lipstick that adorned them, and gave our cheeks and the rouge and powder that softly shaded them an equal importance. As a result the lower part of the face was artfully embellished, while the eyes and brows... the most expressive part of the face... were more or less neglected.

However, people are beginning to realize that the eyes can be as beautifully "done" as the rest of the face. Of course eye make-up never should be obvious, otherwise it lends a hard, artificial appearance to the entire face. It must be done artfully and with a great deal of skill. If the lashes are thin and scanty, an eyelash grower will make them grow if it is applied consistently every night before retiring. Or if you are in a hurry for results, the preparation that combines the function of grower and eyelash darkener will appeal to you because you can use it in the daytime as well as at other times.

If the lashes are luxuriant enough but too light in color to outline the shape of the eye, a skilfully applied touch of eyelash darkener in one of the many varieties available will work wonders. There are a number of different kinds from which to choose—the mascara type which is in cake form and is dampened before being applied with a small brush. Or the liquid type which is very lasting, and which also is applied with a tiny brush.

And by the way, here is something I was told recently by an internationally known beauty authority. If you wish an exceptionally lovely effect, apply the mascara or darkener,—whichever you use,—to each lash separately brushing the upper lashes under and up, and reversing the process with the lower lashes.

If you use shadow it is probable that you will do so only in the evening, and you will apply it before using the darkener. Use it only on the upper lids and never on the lower, or it will give the eyes a heavy, tired appearance that is the reverse of the effect you want.

Millinery and hair styles permit the ear to come out of the shy retirement it has been in for a number of years. An ear can be as delicately lovely as the most

fragile seashell and can resemble it closely in its faint shell-pink coloring. If you are wearing one of those delightful hats that reveal so much of the ear and hair... as of course you are... you will touch the tip of the ear with a bit of rouge. Not much, you know, just a provocative touch.

This is a season of change. Not only in weather and the color of the trees, but in complexions. Many people who returned from a summer spent in the sun believed they had succeeded in changing the tone of their complexions for the rest of the year. However, most of the same people are beginning to see signs of it becoming lighter even at this early date... and in nearly every case they are glad of it. A skin bronzed by the sun is a lovely thing in the summertime, but it loses its attractiveness in the fall and winter. And so, whether your complexion is becoming lighter because of bleaches or natural means, no doubt you are discovering that the face powder which was so perfect in the summer is too dark for becomingness now. You can keep pace with the gradual lightening of your skin by adding a light powder to the sun-tan powder so that it matches exactly the tones of your skin. Continue to add the light powder until there is little or no trace of sun-tan.

The rich fall colors—the wine tones, the new greens, the now brown introduced by Patou—demand complexions that are lighter and with pink and white tones. Dusky shades do not go well with these new shades, hence the dark complexion must be banished.

DRESSING TABLE

BLACK and white promises to be very smart for evening wear during the coming autumn. One evening gown seen recently was of shaded georgette. The bodice was entirely black, but by the time the hem was reached the material had passed through every shade of grey and was not quite white. This shading created a charming effect, especially as a small cape of the grey and white georgette was attached to the shoulders. White fur lent the magpie touch to another evening gown. The dress was of black lace cut on princess lines with a tiny shoulder cape edged with white fox.

BEACH NOTES

One is never too old to burn.

Woman's place is in the foam.

The smaller the beach girl's costume the larger her coat of tan.

Sometimes a one-piece suit gives its wearer no peace from the camera fiends.

We haven't seen any knit bathing suits this season, but we have seen some that were almost nit.

A swarm of bees appeared at a beach resort recently. We understand that some of the bathers were so alarmed they ran into the water.—Boston Transcript.



MISS ELIZABETH HEIGHINGTON, debutante daughter of Mr. and Mrs. Angus Heighington.

—Photo by Ashley and Crippen.

TEMPTING TO THE TASTE



There is a fragrance to Salada which only skilful blending can produce.

"SALADA" TEA
"Fresh from the gardens"



Fashion's acceptance of the Yardley Lavender has become tradition. The Lovable Fragrance is welded into the very structure of society... so ineffably sweet is its breath... so youthful, so winsome and so refreshing.

YARDLEY LAVENDER

Perfume, Face Powder, Compact, Day and Night Creams, Bath Salts, etc. "The Luxury Soap of the World," and Gift Cases. At all Good Drug and Department Stores.

YARDLEY 33 Old Bond Street LONDON
Canada: Yardley House U.S.A.: 452 Fifth Avenue
Harbour at York St., Toronto New York

THE LINE OF LIFE



ENO'S FRUIT SALT

The World-famed Effervescent Saline

It's not overwork but unsuspected constipation that's tiring you. Incomplete elimination saps your energy. ENO'S "Fruit Salt" in a glass of water, night or morning, will correct this dangerous condition.

Sandwiches
gain new savor
when
you
add
HP
SAUCE

Lovely Hair
Lustrously lovely, healthy hair, your reward for using Evan Williams "Ordinary Shampoo" regularly.
A special shampoo for every shade of hair, at your drug store.

An Empire Product
SOLD EVERYWHERE
Sole Canadian Distributors
PALMER'S LIMITED
MONTREAL

Evan Williams
Henna
SHAMPOO



Kosters Blue Spruce.
Plant
Evergreens
Now

The SHERIDAN
NURSERIES Limited
4 St. Thomas St., Toronto 5
City Sales, 1186 Bay St.

Are There Canadian Beauties?
Yes, indeed, almost every day are seen in every city, town and village of Canada, women who would be called "beautiful" if they took proper care of their skin. Ladies who are suffering from such blemishes as Freckles, Tan, Pimples, Blackheads, Rashes, Moth Patches, Eruptions, Eczema, Itchy Poisoning, etc., should immediately send for a bottle of our famous

PRINCESS COMPLEXION PURIFIER
This remarkable liquid, pleasant to apply, gradually removes the outer discolored and scarred skin, revealing the clear new skin underneath, in all its freshness. Try it! Order it now. You will be delighted with the new freshness and beauty of your skin. Sent to any address, postpaid, with full instructions, on receipt of price, \$1.50.

SUPERFLUOUS HAIR REMOVER
WRITE FOR PARTICULARS
BOOKLET "X"—FREE
HISCOTT INSTITUTE, LTD.
61F College St., Toronto, Ont.

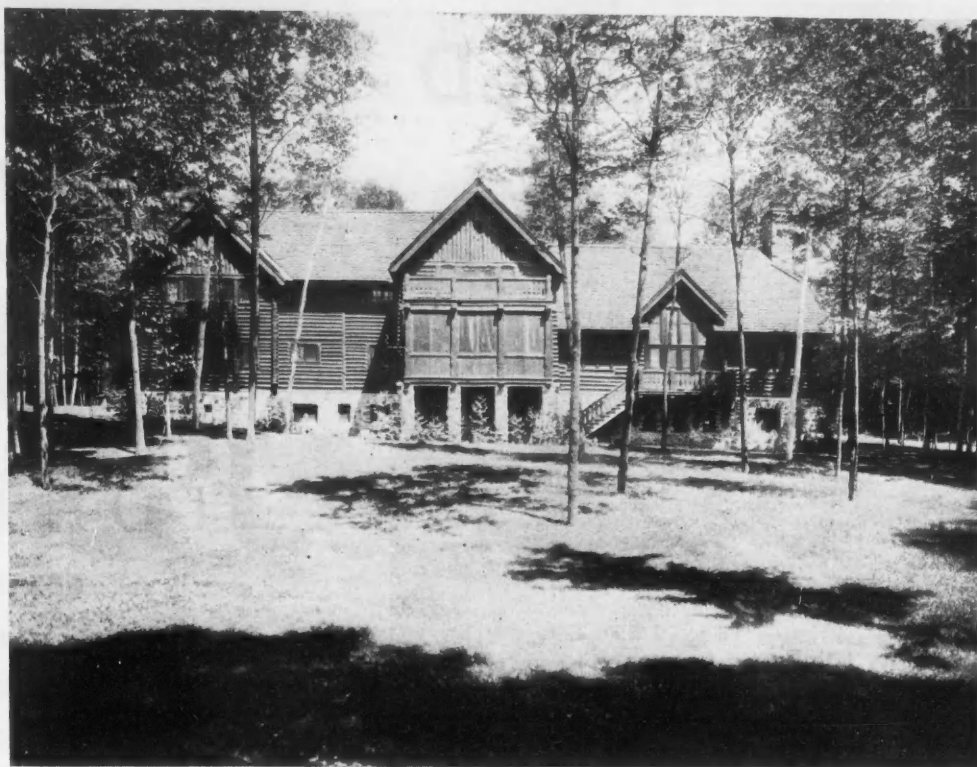
SUFFER NO LONGER
FROM ACHING FEET

HY-GE-NIC SHOES
FOR WOMEN
For the Correction of
All Foot Ailments

Best shoe of the kind in the world. Combines absolute comfort with smart style. Perfect satisfaction guaranteed.

ALL SIZES, 3 TO 11—AAAA TO E
Price \$10

SOLE DISTRIBUTORS FOR CANADA
OWENS & ELMES
89 YONGE STREET
We invite women interested to try on a pair without obligation to buy.



THE RUSTIC CABIN OF MR. ALLAN McMARTIN, Seignior Club, Lucerne-in-Quebec.
—Photo by Associated Screen News.

HOUSE AND GARDEN

THE country residence of Mr. Allen A. McMartin at the Seignior Club, Lucerne-in-Quebec, illustrated on the front page of this section, possesses a distinction almost unique in modern Canadian domestic architecture in that its exterior and some of its interior walls are constructed of logs. The material used was Western Red Cedar, noted for its uniformity of taper, freedom from large knots and from diseases which attack so many other woods. Cedar, like cyprus, may be called the "Wood Eternal", and a building made of this material should last indefinitely.

The material employed has been recognized in the design, and a study of its details will reveal a departure from familiar forms common to buildings following

hall is of wide oak planks in random widths. Other accommodation on the ground floor provides for a large utility closet off the vestibule to take care of sports equipment and clothes. There are also a coat closet and washroom near the vestibule. A large kitchen, butler's pantry and larders are designed to facilitate entertaining and near at hand are rooms for three maids and a man, with the usual bathrooms.

The first floor contains four large master's bedrooms and three colored tiled bathrooms, linen and housemaid's closets.

Under the living room is a billiard and playroom, which will be decorated in an original manner according to a scheme devised by Mrs. MacMartin.

The nervous young suitor entered her father's room to pop the all-important question.

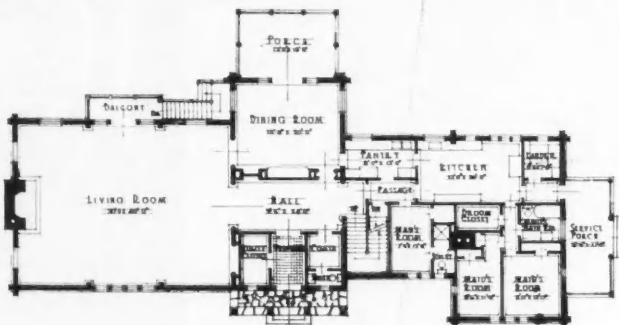
"I—er—er—want to marry your daughter," he commenced.

"What!" exclaimed the girl's father. "Marry my daughter. I'm astonished. What on earth do you mean?"

"Now, now," replied the youth soothingly, "don't talk like that! You're prejudiced against the girl. She's all right, really."—Answers (London).

A dignified Cornell professor broadcasts a warning against eating the cellulose wrappers that come around the smokes. And what we can't see is why he didn't also tell us never to eat the can the beans come in, too!

The heat must be awful at Cornell this summer!—Cincinnati Enquirer.



GROUND FLOOR PLAN

the usual architectural styles. Built of logs, it is essentially a hand-made product and its unaffected simplicity and solidity give it a character not obtainable in buildings built of machine-made products. The roofs are covered with hand-split Cedar shakes stained red.

The living room, which is thirty feet wide and forty long, occupies an entire wing. Its high ceiling, following the roof slope, is supported on hand-hewn trusses and log purlins. A huge stone fireplace elevated on two stone steps nearly fills one end of the room and at the opposite end over the entrance from the hall is a balcony supported on carved brackets. Windows on three sides admit floods of light and handcrafted draperies enhance the ample proportions of all openings. Discreetly chosen furniture and well-hung trophies of the chase provide further interest to this unique room.

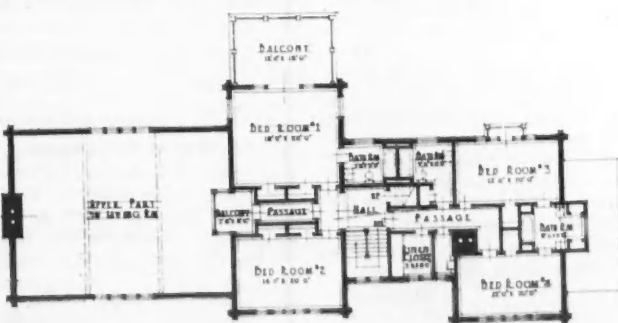
The house, being intended for year-round occupation, is heated by an oil-burning hot water system. Other practical and mechanical features, such as may customarily be expected in a house of this size, are also included.

This house is, of course, a distant relative of the pioneer log cabin and on the exterior bears a faint resemblance, but there all similarity ends. The naive plainness of the humble cabin has been superseded in the McMartin house by a process of development which may be described as rustic sophistication.

Boss (pointing to cigarette stub on floor)—"Smith, is this yours?"
Smith—"Not at all, sir—you saw it first."—Montreal Star.

He was a bit shy, and after she had thrown her arms around him and kissed him for bringing her a bouquet of flowers, he arose and started to leave.

"I am sorry I offended you," she said.
"Oh, I'm not offended," he replied, "I'm going for more flowers."—Capper's Weekly.



FIRST FLOOR PLAN

Architects, Lawson and Little, Montreal.

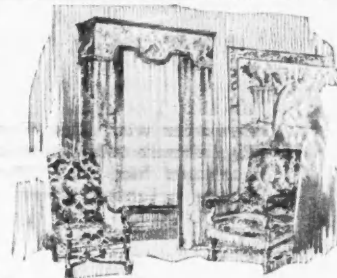
Brings back the LUSTRE



to flat silver, antiques, toilet articles and sterling ornaments... quickly and economically, with a minimum of rubbing... just a few drops of Silvo on a soft cloth removes the tarnish, stain and film.

Silvo

RECKITT'S (Oversea) LIMITED
MONTREAL - TORONTO
VANCOUVER



CUTTEN & FOSTER maintain at all times a comprehensive stock of the finest imported

DECORATIVE FABRICS

Decorators and their clients may rest assured that they will find, in a wide range of choice, whatever materials they may desire, conveniently displayed in our showrooms.

CUTTEN & FOSTER

LIMITED
296-306 Church Street, Toronto

Montreal

Winnipeg

Vancouver

Quebec



Shampoo Regularly with Cuticura Soap

Preceded by applications of Cuticura Ointment

This treatment will keep the scalp in a healthy condition and the hair soft and lustrous.

Sold everywhere. Soap 25c. Ointment 15c. and 50c. Talcum 25c. Canadian Depot: J. T. Watt Company, Ltd., Montreal.

Cleans Instantly and glistens for a Lifetime!

No matter how small your bathroom, it can have the beauty of this Crane Norwich lavatory, with its attractive new design, its vitreous china that cleans at the touch of a damp cloth and glistens for a lifetime. Its two compact sizes measure only 18 x 20 and 19 x 22 inches. Its *Securo Jr.* supply and direct lift waste fitting measures only 6 inches from handle to handle, leaving the slab free for your convenience.



The Crane Norwich lavatory No. 506-E2. You can have this vitreous china fixture in white or your choice of eleven charming colors.

No matter how small your house and how limited the portion of your building budget that can be devoted to plumbing, you can have Crane beauty and convenience in all the fixtures of bathroom, kitchen, and laundry; Crane quality in the piping behind the walls. Better Crane materials can be purchased and installed for no more than the cost of the mediocre ones. You can modernize an older house with them, and pay only a small amount down, the balance monthly.

Visit nearby Crane Exhibit Rooms to see the complete range of Crane plumbing.

CRANE

Valves, FITTINGS, AND PIPING, FOR DOMESTIC AND INDUSTRIAL USE
Crane Limited, General Office: 1170 Beaver Hall Square, Montreal
Branches and sales offices in twenty-two cities in Canada and British Isles

Mail this coupon today

Crane Limited, 1170 Beaver Hall Square, Montreal
Please send me, without obligation on my part, your latest book on plumbing and heating.

Name _____
City _____ Province _____



The ? in Marriage

need Dishwashing make her Hands UGLY?

Even on her wedding day she wonders...

"Will dishwashing steal away charm... leave my smooth young hands workworn?"

Recently nearly 2,000 young BRIDES in 11 large cities told us how they plan to meet this vexing problem. 95 out of every 100 agreed!

"Yes, we're going to wash dishes," these charmingly vivid girls said. "But we'll never have 'dishpan hands'... we needn't, with Lux in the house."

"We know just how splendid Lux is for the hands because we've al-

ways washed our fine things in Lux. Noticed how softly white our hands looked afterward. We're trusting Lux to keep our hands lovely in spite of dishwashing, too!"

Beauty Experts

Experts in 305 famous beauty shops say: "Lux in the dishpan keeps your hands as beautifully cared for as those of the woman with maids."

Yet this tender care for your hands costs so little! LESS than 1c. a day!



LUX FOR DISHES...

Lovely Hands for less than 1¢ a day

Lever Brothers Limited, Toronto



MILLIONS OF enemies...

EVERY housewife knows the importance of keeping toilet bowls clean. If germs are allowed to remain there, the health of the entire household is menaced.

But many women spend unnecessary hours in scrubbing toilet bowls. Let Sani-Flush, an antiseptic, cleansing powder, do this unpleasant job for you! Just sprinkle a little in the toilet bowl, follow directions on the can,

flush, and watch the bowl become snow-white. All odors are eliminated, all germs instantly killed. Even the hidden trap, which no brush can reach, is cleansed and purified by Sani-Flush.

At grocery, drug and hardware stores, 35c. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Canada. (Another use for Sani-Flush — cleaning automobile radiators. See directions on can.)

Sani-Flush CLEANS CLOSET BOWLS WITHOUT SCOURING

Autumn Face

By ISABEL MORGAN

THE new millinery collection recently presented in Paris by Mado, is based on the coiffure designed for her by one Emile, a hairdresser whose services are much in demand. It consists of neatly bobbed hair parted obliquely from left front toward right back and waved accordingly. The hair is brushed off the left ear but covers the right ear and then is brushed toward the back.

Mado has designed the hats so that they are tilted showing the left ear and covering the right, while many of the crowns are slit over the parting or have velvet folds draped to simulate the same oblique line.

It's becoming the fashion to accentuate the upper portion of the face... by that, I mean the eyes and eyebrows. We used to pay fastidious attention to the lips and the color of lipstick that adorned them, and gave our cheeks and the rouge and powder that softly shaded them an equal importance. As a result the lower part of the face was artfully embellished, while the eyes and brows... the most expressive part of the face... were more or less neglected.

However, people are beginning to realize that the eyes can be as beautifully "done" as the rest of the face. Of course eye make-up never should be obvious, otherwise it lends a hard, artificial appearance to the entire face. It must be done artfully and with a great deal of skill. If the lashes are thin and scanty, an eyelash grower will make them grow if it is applied consistently every night before retiring. Or if you are in a hurry for results, the preparation that combines the function of grower and eyelash darkener will appeal to you because you can use it in the daytime as well as at other times.

If the lashes are luxuriant enough but too light in color to outline the shape of the eye, a skillfully applied touch of eyelash darkener in one of the many varieties available will work wonders. There are a number of different kinds from which to choose — the mascara type which is in cake form and is dampened before being applied with a small brush. Or the liquid type which is very lasting, and which also is applied with a tiny brush.

And by the way, here is something I was told recently by an internationally known beauty authority. If you wish an exceptionally lovely effect, apply the mascara or darkener, whichever you use, — to each lash separately brushing the upper lashes under and up, and reversing the process with the lower lashes.

If you use shadow it is probable that you will do so only in the evening, and you will apply it before using the darkener. Use it only on the upper lids and never on the lower, or it will give the eyes a heavy, tired appearance that is the reverse of the effect you want.

Millinery and hair styles permit the ear to come out of the shy retirement it has been in for a number of years. An ear can be as delicately lovely as the most

fragile seashell and can resemble it closely in its faint shell-pink coloring. If you are wearing one of those delightful hats that reveal so much of the ear and hair... as of course you are... you will touch the tip of the ear with a bit of rouge. Not much, you know, just a provocative touch.

This is a season of change. Not only in weather and the color of the trees, but in complexions. Many people who returned from a summer spent in the sun believed they had succeeded in changing the tone of their complexions for the rest of the year. However, most of the same people are beginning to see signs of it becoming lighter even at this early date... and in nearly every case they are glad of it. A skin bronzed by the sun is a lovely thing in the summertime, but it loses its attractiveness in the fall and winter. And so, whether your complexion is becoming lighter because of bleaches or natural means, no doubt you are discovering that the face powder which was so perfect in the summer is too dark for becomingness now. You can keep pace with the gradual lightening of your skin by adding a light powder to the sun-tan powder so that it matches exactly the tones of your skin. Continue to add the light powder until there is little or no trace of sun-tan.

The rich fall colors — the wine tones, the new greens, the now brown introduced by Patou — demand complexions that are lighter and with pink and white tones. Dusky shades do not go well with these new shades, hence the dark complexion must be banished.

DRESSING TABLE

BLACK and white promises to be very smart for evening wear during the coming autumn. One evening gown seen recently was of shaded georgette. The bodice was entirely black, but by the time the hem was reached the material had passed through every shade of grey and was not quite white. This shading created a charming effect, especially as a small cape of the grey and white georgette was attached to the shoulders. White fur lent the magpie touch to another evening gown. The dress was of black lace cut on princess lines with a tiny shoulder cape edged with white fox.

BEACH NOTES

One is never too old to burn. Woman's place is in the foam.

The smaller the beach girl's costume the larger her coat of tan. Sometimes a one-piece suit gives its wearer no peace from the camera fiends.

We haven't seen any knit bathing suits this season, but we have seen some that were almost nit.

A swarm of bees appeared at a beach resort recently. We understand that some of the bathers were so alarmed they ran into the water. — Boston Transcript.



MISS ELIZABETH HEIGHINGTON, debutante daughter of Mr. and Mrs. Angus Heighington.

—Photo by Ashley and Crippen.

TEMPTING TO THE TASTE



There is a fragrance to Salada which only skilful blending can produce.

"SALADA" TEA
'Fresh from the gardens'



Fashion's acceptance of the Yardley Lavender has become tradition. The Lovable Fragrance is welded into the very structure of society... so ineffably sweet is its breath... so youthful, so winsome and so refreshing.

YARDLEY LAVENDER

Perfume, Face Powder, Compact, Day and Night Creams, Bath Salts, etc.
"The Luxury Soap of the World," and Gift Cases.
At all Good Drug and Department Stores.

YARDLEY 33 Old Bond Street LONDON
Canada: Yardley House U.S.A.: 452 Fifth Avenue
Harbour at York St., Toronto New York

THE LINE OF LIFE



ENO'S FRUIT SALT

The World-famed Effervescent Saline

It's not overwork but unsuspected constipation that's tiring you. Incomplete elimination saps your energy. ENO'S "Fruit Salt" in a glass of water, night or morning, will correct this dangerous condition.

Sandwiches
gain new savor
when
you add
HP SAUCE

Lovely Hair
Lustrously lovely, healthy hair, your reward for using Evan Williams "Ordinary" Shampoo regularly. A special shampoo for every shade of hair, at your drug store.

An Empire Product
SOLD EVERYWHERE
Sole Canadian Distributors
PALMER'S LIMITED
MONTREAL

Evan Williams HENNA SHAMPOO



Koster's Blue Spruce.

Plant
Evergreens
Now

The SHERIDAN NURSERIES Limited
4 St. Thomas St., Toronto 5
City Sales, 1186 Bay St.



Are There Canadian Beauties?

Yes, indeed, almost every day are seen in every city, town and village of Canada, women who would be called "beautiful" if they took proper care of their skin. Ladies who are suffering from such blemishes as Freckles, Tan, Pimples, Blackheads, Rash, Moth Patches, Eruptions, Eczema, Itchy Poisoning, etc., should immediately send for a bottle of our famous

PRINCESS COMPLEXION PURIFIER

This remarkable liquid, pleasant to apply, gradually removes the outer discolored and scarred skin, revealing the clear new skin underneath, in all its freshness. Try it! Order it now. You will be delighted with the new freshness and beauty of your skin. Sent to any address, postpaid, with full instructions, on receipt of price, \$1.50.

SUPERFLUOUS HAIR REMOVER
WRITE FOR PARTICULARS
BOOKLET "X"—FREE

HISCOTT INSTITUTE, LTD.
61F College St., Toronto, Ont.

HY-GE-NIC SHOES FOR WOMEN
For the Correction of All Foot Ailments

Best shoe of the kind in the world. Combines absolute comfort with smart style. Perfect satisfaction guaranteed.

ALL SIZES, 3 TO 11—AAAA TO E
Price \$10

SOLE DISTRIBUTORS FOR CANADA
OWENS & ELMES

89 YONGE STREET
We invite women interested to try on a pair without obligation to buy.



THE RUSTIC CABIN OF MR. ALLAN McMARTIN, Seigniory Club, Lucerne-in-Quebec.
—Photo by Associated Screen News.

HOUSE AND GARDEN

THE country residence of Mr. Allen A. McMartin at The Seigniory Club, Lucerne-in-Quebec, illustrated on the front page of this section, possesses a distinction almost unique in modern Canadian domestic architecture in that its exterior and some of its interior walls are constructed of logs. The material used was Western Red Cedar, noted for its uniformity of taper, freedom from large knots and from diseases which attack so many other woods. Cedar, like cyprus, may be called the "Wood Eternal", and a building made of this material should last indefinitely.

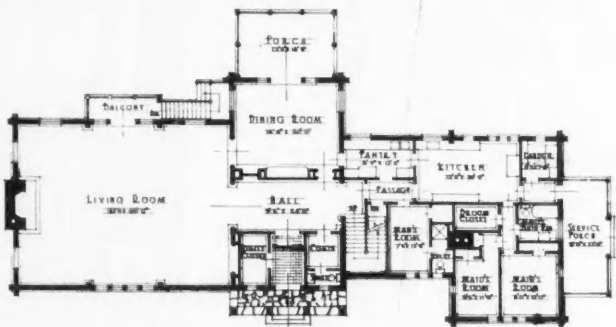
The material employed has been recognized in the design, and a study of its details will reveal a departure from familiar forms common to buildings following

hall is of wide oak planks in random widths.

Other accommodation on the ground floor provides for a large utility closet off the vestibule to take care of sports equipment and clothes. There are also a coat closet and washroom near the vestibule. A large kitchen, butler's pantry and larders are designed to facilitate entertaining and near at hand are rooms for three maids and a man, with the usual bathrooms.

The first floor contains four large master's bedrooms and three colored tiled bathrooms, linen and housemaid's closets.

Under the living room is a billiard and playroom, which will be decorated in an original manner according to a scheme devised by Mrs. MacMartin.



GROUND FLOOR PLAN

the usual architectural styles. Built of logs, it is essentially a hand-made product and its unaffected simplicity and solidity give it a character not obtainable in buildings built of machine-made products. The roofs are covered with hand-split Cedar shakes stained red.

The living room, which is thirty feet wide and forty long, occupies an entire wing. Its high ceiling, following the roof slope, is supported on hand-hewn trusses and log purlins. A huge stone fireplace elevated on two stone steps nearly fills one end of the room and at the opposite end over the entrance from the hall is a balcony supported on carved brackets. Windows on three sides admit floods of light and handcraft draperies enhance the ample proportions of all openings. Discreetly chosen furniture and well-hung trophies of the chase provide further interest to this unique room.

A dining room large enough to seat fourteen opens directly off the living room through a wood carved opening. The floor of this room, living room and entrance

The house, being intended for year-round occupation, is heated by an oil-burning hot water system. Other practical and mechanical features, such as may customarily be expected in a house of this size, are also included.

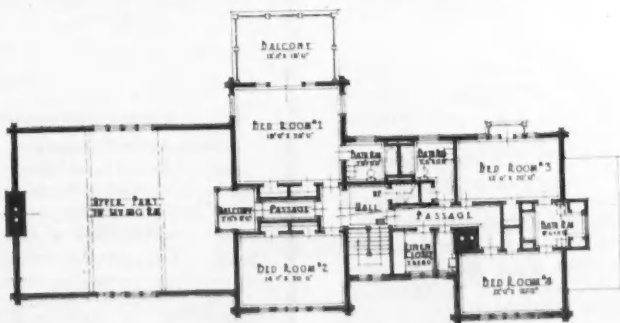
This house is, of course, a distant relative of the pioneer log cabin and on the exterior bears a faint resemblance, but there all similarity ends. The naive plainness of the humble cabin has been superseded in the McMartin house by a process of development which may be described as rustic sophistication.

Boss (pointing to cigarette stub on floor)—"Smith, is this yours?"
Smith—"Not at all, sir—you saw it first."—*Montreal Star*.

He was a bit shy, and after she had thrown her arms around him and kissed him for bringing her a bouquet of flowers, he arose and started to leave.

"I am sorry I offended you," she said.

"Oh, I'm not offended," he replied, "I'm going for more flowers."—*Capper's Weekly*.



FIRST FLOOR PLAN

Architects, Lawson and Little, Montreal.

Brings back the LUSTRE

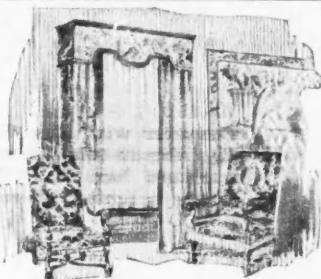


to flat silver, antiques, toilet articles and sterling ornaments... quickly and economically, with a minimum of rubbing... just a few drops of Silvo on a soft cloth removes the tarnish, stain and film.



Silvo

RECKITT'S (Oversea) LIMITED
MONTREAL - TORONTO
VANCOUVER



CUTTEN & FOSTER
maintain at all times a comprehensive stock of the finest imported
DECORATIVE FABRICS

Decorators and their clients may rest assured that they will find, in a wide range of choice, whatever materials they may desire, conveniently displayed in our showrooms.

CUTTEN & FOSTER LIMITED

296-306 Church Street, Toronto

Montreal

Winnipeg

Vancouver

Quebec



Shampoo Regularly with Cuticura Soap

Preceded by applications of Cuticura Ointment

This treatment will keep the scalp in a healthy condition and the hair soft and lustrous.

Sold everywhere. Soap 25c. Ointment 15c. and 50c. Telegram 25c. Canadian Depot: J. T. Watt Company, Ltd., Montreal.

Cleans Instantly and glistens for a Lifetime!

No matter how small your bathroom, it can have the beauty of this Crane Norwich lavatory, with its attractive new design, its vitreous china that cleans at the touch of a damp cloth and glistens for a lifetime. Its two compact sizes measure only 18 x 20 and 19 x 22 inches. Its *Securo Jr.* supply and direct lift waste fitting measures only 6 inches from handle to handle, leaving the slab free for your convenience.



The Crane Norwich lavatory No. 506-E2. You can have this vitreous china fixture in white or your choice of eleven charming colors.

No matter how small your house and how limited the portion of your building budget that can be devoted to plumbing, you can have Crane beauty and convenience in all the fixtures of bathroom, kitchen, and laundry; Crane quality in the piping behind the walls. Better Crane materials can be purchased and installed for no more than the cost of the mediocre ones. You can modernize an older house with them, and pay only a small amount down, the balance monthly.

Visit nearby Crane Exhibit Rooms to see the complete range of Crane plumbing.

CRANE

FIXTURES, VALVES, FITTINGS, AND PIPING, FOR DOMESTIC AND INDUSTRIAL USE

Crane Limited, General Offices: 1170 Beaver Hall Square, Montreal
Branches and sales offices in twenty-two cities in Canada and British Isles

Mail this coupon today

Crane Limited, 1170 Beaver Hall Square, Montreal
Please send me, without obligation on my part, your latest book on plumbing and heating.

Name _____
City _____ Province _____

THE SOCIAL WORLD

By ADELE M. GIANELLI

AN Apartment Hotel of refinement and distinction affording a permanent home or temporary accommodation; in either case, you will be delighted with the luxury of the attendance and appointments.

Unexcelled Restaurant Service
Distinguished Custom

Alexandra Palace
(An Apartment Hotel)
University Avenue, Toronto
Telephone Midway 5885
Personal Direction of Mr. H. H. Harris

STUDIO: 98 YONGE STREET

Charles Aylott
PHOTOGRAPHS
TELEPHONE: ELGIN 6714

McNulty
93 WEST BLOOR ST.
TORONTO
CAMERA PORTRAITS

Member of F.T.D.A.

Dunlop's
CHOICE FLOWERS
8 to 10 West Adelaide St.
TORONTO
Flowers Telegraphed Anywhere



"Pink tooth brush" means trouble ahead
Start tonight with Ipana

ANYONE who goes on day after day using a tooth paste that merely cleans the teeth is shutting his eyes to the past ten years' progress in the field of oral hygiene. For we doubt if there is a dentist in the land who won't tell you that your gums as well as your teeth must be cared for—that no matter how white and perfect your teeth may be, they are faced with danger if your gums become tender, soft, unsound.

Ipana is the newer type of dentifrice specifically made to meet this need. For with it, your teeth are white and shining. Your mouth is cleansed, refreshed, invigorated. And your gums are strengthened, toned and stimulated.

Under our soft foods and subnormal chewing, our gums suffer from an artificial lack of exercise. The tissues become congested, soft and weak. "Pink tooth brush" often ushers in more serious troubles—gingivitis, Vincent's disease, or even the less frequent pyorrhea.

Defeat "pink tooth brush" with Ipana and massage!

Ipana and massage will rouse your gums and speed the fresh, rich blood through the tiny capillaries. Hundreds of dentists preach the benefits of massage and urge the use of Ipana. For it contains ziratol, a preparation long used by the profession for its efficiency in toning and invigorating tender gum tissue.

Get a tube of Ipana at the nearest drug store and start to use it tonight. Give it a chance to show how it can improve the health of your gums as well as the brilliance of your teeth.

IPANA
TOOTH PASTE
MADE IN CANADA

BRISTOL-MYERS CO. 1-D-23
1241 Beoit St., Montreal, P. Q.
Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two cent stamp.

Name _____
Address _____
City _____ Prov. _____

TORRID days in Toronto last week played pranks with fashion and in the middle of September at social events one was confronted with—not the usual Autumn chic of dignified velvets and sables—but with the loveliness of midsummer garden-party frocks.

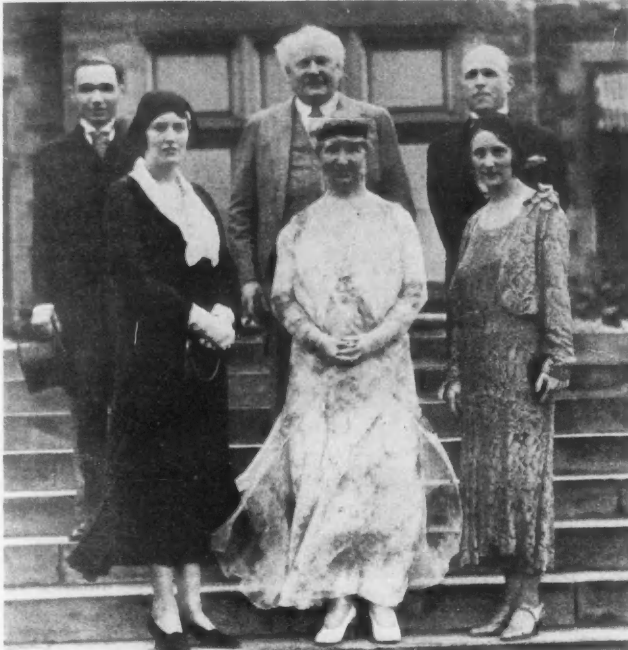
When His Honour, the Lieut.-Governor and Mrs. Ross entertained in honour of the Italian Consul-General and Countess Rogeri, Mrs. Ross and the Misses Isobel and Susan Ross were wearing delectable floral chiffons for which the exotic background of the Palm-room at *Chorley Park* was perfect and His Honour's grey morning dress looked both smart and cool—a real achievement for formal male attire in warm weather.

The Countess Rogeri, with Continental elegance, was gowned in diaphanous black as was Mrs. P. C. Larkin, and Lady Kemp was in a smart white crepe ensemble. Lady Kemp and Mrs. Victor Gianelli, who was in grey, had been among the luncheon hostesses that week for Count and Countess Rogeri and later that afternoon Mrs. Herbert Bruce entertained.

All the King's horses could not have dragged out all the men that one saw at Government House on that stifling day were it not for the personal charms of the guests of honour and the regret with which all face the end of the Ross regime. It was a notable gathering for an afternoon in business-like Toronto. There was the High Commissioner with Mrs. Ferguson (an Englishman tells me that Lord Jellicoe told him that "Fergy is one of the brightest spots of my Toronto visit"); Premier Henry had returned in time to accompany Mrs. Henry—at a party the previous day, before his return, I had heard somebody say "So you are enjoying single-blessedness, Mrs. Henry". . . to which Mrs. Henry had the quick retort, "But I think there is unity in strength." General Ashton was telling Mr. C. W. Rowley about a wonderful meadow of Fringed Gentian he had seen while on an inspection near Collingwood—but Mr. Rowley seemed to know more about those wild little prairie-flowers, having lived so long out West! Sir Henry and Lady Drayton were together and the latter said that now they are settled in Rosedale she feels once more at home. . . everybody who has read Mrs. Colborne Meredith's charming little book, "Mary of Rosedale", will understand the fascination of that district; Colonel Price had just returned from a second honeymooning with Mrs. Price—they celebrated a wedding anniversary at Murray Bay; Mr. Justice Hodgins, who was abroad and missed the Canadian Bar Meet at Murray Bay, said that Judge Orde was telling him of some rare prints of Quebec hung in the Manoir there that are very fine; "Some of the finest scenery in the world," said Mr. and Mrs. E. L. Ruddy of Georgian Bay where they have been cruising in their yacht *Vacuna*. Mr. William Cottingham, of Montreal, came with Colonel J. B. Maclean.

THE bride and groom, Mr. and Mrs. Moffat Dunlap, have accompanied Mrs. David Dunlap to all the festivities this week after holidaying at the latter's camp hundreds and hundreds of miles north. At least, it is about five hundred miles in the wilds and it was most thrilling to hear of their midnight escapades hunting grey wolves! You lie prostrate on the ground for hours, rifle handy. . . then you hear the yowl or whatever the cry is called when the leader signals to his pack. . . then you scramble into a canoe and paddle hours through an enchanted land of moon-blue water trying to locate the pack. . . and most often you come home without a wolf! By the way, Mrs. Moffat's engagement ring is exquisite—two heart-shaped emeralds set with baguette diamonds—one of the loveliest I have seen. And speaking of such things—there is rumor of a lovely widow getting a third engagement ring from an equally good-looking bachelor!

When His Honour and Mrs. Ross attended the reception given to the Count and Countess Rogeri ("the" feted visitors of the week) by Chevalier and Madame Ambrosi at the King Edward Hotel, Mrs. Ross said, "I am so glad I came as one rarely sees so many good-looking women." Countess Rogeri and Madame Ambrosi certainly made a striking pair—the former tall and brunette with a huge black hat and



HIS HONOUR, THE LIEUT.-GOVERNOR and Mrs. W. D. Ross with Count and Countess Rogeri di Villanova and Chevalier Ambrosi and Mrs. Ambrosi.

black and green chiffon gown; the latter petite and blonde in a black and white costume and long diamond earrings that are beautiful family heirlooms. Mrs. Ross, herself, never looked more regal—in a chiffon and lace ensemble of that becoming beige shade. Women did look terribly pretty that day. But really Lady Eaton has evidently discovered an elixir of youth in Italy and no wonder she returns there next Spring, and Mrs. Beverley McInnes with her daughter Jane (who married a Scotsman and is visiting here) were charming figures in chiffons that were teasingly alike.

Sir William Mulock, of course, was "the grand young man" of the party—he brought his granddaughter, Violet, wearing sky-blue as was Miss Isobel Ross—both very sunburnt like Margaret Scott Griffin, Nora Henry just back from abroad, and Helen McCrea whom I had seen the previous night with the Hon. Charles and Mrs. McCrea at the Coliseum concert. Madame Rochereau and Mrs. Sauer presided at the tea-table and among the men were General Gunn, Colonel Hooper, Mr. Sam Harris, who with Mrs. Harris have been the leading couple at all Exhibition functions, Chevalier Victor Gianelli, Mr. F. B. Fetherstonhaugh, Dr. Starr, who was accompanied by Mrs. Starr and Mrs. George Dickson, Mr. Boris Hambourg, whose wife had gone to Ottawa to attend Mrs. Henry Osborne's funeral, and Mr. Franceschini whose "Myrtle Villa" was the scene of another Italian function.

Officialdom gathered in force at Mr. and Mrs. Franceschini's reception for the Italian Consul-General and Countess Rogeri and it was a most refreshing party—inside and out! For *Myrtle Villa* stands in a luxurious garden cooled by lake breezes and inside, the ballroom is equipped with every diversion to suit all tastes and I believe that the stables at the farm owned by the host have no less than a string of 40 horses! When Mrs. Franceschini, who was wearing a charmingly simple frock of embroidered net, ordered the great red, white and green cake to be brought in, Mrs. Howard Ferguson remarked to me that it was one of the handsomest she had seen and I saw Mrs. David Dunlap eating an ice sculptured into a rooster—which reminded a merry group to twit her about that marvellous *Donalda Farm* now winning poultry prizes as well as cattle prizes at the C.N.E.

It was Mr. R. S. McLaughlin's birthday so he sported a new blue suit. Mr. Alfred Rogers, Colonel F. H. Deacon and Mr. Will Inglis were most sartorially successful that day and Dr. and Mrs. Lyman Barclay and Dr. and Mrs. Glionna were assisting Mrs. Inglis in guiding guests through the various gardens.

NEXT week the debutantes will have their innings for I am collecting a dossier of their past sins and hopes of future ones, but in the meantime Buffalo staged the first debutante dance to interest Canadians. General and Mrs. Bickford introduced their fourth daughter, Phyllis, at a dance given at their house which has a most lovely garden that was gorgeously illuminated for the occasion. After supper an amusing cabaret per-

formance was given nearby the lily-pool with Spanish dancing, etc. The debutante, I hear, did not wear the gown in which she was presented at Court last spring but was dressed all in pale blue and looked charming, so Hilda White tells me.

Hilda and Martha White are Mr. and Mrs. Arthur White's two attractive daughters who only last year were Court debutantes themselves. After spending a sporting summer at the E.Y. ranch in Alberta, they returned just in time to dash over to Abino Hills to the house-party Mrs. Walter Stafford was giving for the Bickford dance. I have mentioned Mrs. Stafford's fascinating Spanish house before but one never tires of remembering it and as she herself is a Canadian (she was Mildred Knapp from Prescott) it is interesting to follow her American daughter's doings. Phyllis Stafford gave a dinner for her Toronto guests before Phyllis Bickford's party and, by the way, Miss Mary Plunkett of Greenwich, who was one of the latter's house-guests, was also a ranchite at Emily Yates very swaggar ranch where the White girls were too.

Debutantes are already looking for favour novelties for approaching parties and quite the most fascinating were those I saw last night but, expecting to have a party soon myself, I shall not divulge the secret. The dinner was given by Miss Eldred Macdonald in honour of Father Jellicoe, that nice nephew of Lord Jellicoe who is planting gardens in the slums of London. He is tall, dark, good-looking and young. However, Father Jellicoe is really one of those pleasant people whom "religion" makes jolly and whose garden of life is just one of those places where "weeds are but plants in the wrong place" as one of his small slum boys said.

I hear that that popular Londoner, Mrs. George Skinner, who has been living in Winnipeg, has now taken an apartment with her two daughters at *The Clarendon*. Mrs. Skinner is the daughter of Sir Frederick Wallenberg, now of Stockholm, and the late Lady Wallenberg of London.

News of the transformations being effected in Downing Street reminds one that that politically famous street is ancestrally related to Canada. Sir George Downing, who was the godfather of Downing Street, married Frances Howard in 1654—not the least brilliant of the many episodes in the career of this Englishman who was a graduate of Harvard University. He had lived for eight years in New England where his uncle was Governor of Massachusetts and when he returned he rose from a Puritan preacher in Cromwell's army to Chief of the Intelligence Staff—before he was 26! With remarkable *volte face*, he became *persona grata* with Charles II and under him the Treasury became the first Department of State. His wife, Frances Howard, belonged to that famous Cumberland family from whom was descended the York pioneer, John Howard, who bequeathed High Park to Toronto!

Downing Street's continuous inhabitant for the last thirty-five years, come Tory come Whig, has been "Berry"—the indispensable Major-domo to the Prime Minister who this month goes on the retired

\$1 and up a pair

sold by nearly all good stores

MERCURY HOSIERY

made to adorn and to wear well

Mercury Mills Limited - - - Hamilton

TAILORED SPORTSWEAR



Tailored. That key to smartness expresses more than any other word the secret of Avon Knit popularity. Clever design, too, is apparent in the variegated jacquard steps of the above natty ensemble.

AVON KNIT TAILORED SPORTSWEAR

DOES YOUR FACE BECOME YOUR NEW HAT?

"THE becomingness of 'Eugenie Tilts' depends on your complexion," says Helena Rubinstein, renowned beauty specialist and dictator of make-up modes.

Visit Helena Rubinstein's Salon for make-up as individual as it is fashionable, and a personalized home beauty schedule. Of course the ideal starting point of your home regimen is a Salon Treatment—created just for you. Even one treatment will accomplish wonders for your skin and contour. Consultation without charge.



Timely, Indispensable Aids to Beauty

NEW! EXTRAORDINARY! Sunproof Beauty Foundation—makes powder doubly flattering and adherent. Safeguards against sunburn, freckles 1.50 Sunproof Beauty Powder—wonderfully becoming and adherent. Prevents sunburn, freckles 2.00 Waterproof Rouge en Creme—

stays on through all outdoor sports. Youthful! . . . 1.00 Enchanté Lipstick—The most permanent lipstick ever created. Two perfect tones to harmonize with every type and every costume—Blonde (light), Brunette (medium) . . . 2.00

On sale at her Salon and at leading Department and Drug stores.

PARIS **helena rubinstein** LONDON
126 BLOOR ST., WEST, TORONTO • Telephone Midway 4047



WITH EVERY DETAIL CORRECT

--- that is the way orders
for Parker Zoric cleaning
are executed.

Send something and see.

PARKER'S DYE WORKS LIMITED CLEANERS & DYERS

791 Yonge St. - Toronto
Randolph 3121



\$50.00 or \$49.99

Bargain hunting is a funny business—especially in furniture buying. There are shops (Ridpath's for instance) where goods made on sound principles of sound materials are priced fairly in round figures. There are other shops where goods of lesser quality are priced alluringly in dollars and odd cents just to look less. Beware! "Bargain hunters" are frequently lured into mistaken decisions by that most musical of all modern shopkeeping sirens—the odd cent.

We have heard of many instances where people have compared the prices of our craftsman-made furniture with those of other stores and found little—very little—difference. But the difference in quality is considerable.

N.B. We are now open on Saturday afternoon.



THE WENTWORTH ARMS HAMILTON, CANADA

On the main highway between Toronto and Niagara. Opposite Court House, facing a lovely park, offers a delightful home atmosphere to discriminating motorists. Good meals in our Artistic Dining Room, also business men's lunch. Try the special chicken dinner on Sundays.

Beware of pads "just like Kotex"

May look the same...
but how were they made?
Where? By whom?

THE words "just like Kotex" should be a danger signal to every purchaser of sanitary protection! They cannot be true.

A pad, to be like Kotex, would have to be made in the Kotex factory. Unique, patented machinery makes Kotex from start to finish. Hands never touch it. Rigid cleanliness prevails. Kotex is packed and hygienically sealed in dust-proof packages. Materials used are superior, made especially for Kotex. The only way to make a pad like Kotex is to make Kotex.

Kotex is safe

Take no chances. Specify genuine Kotex. Accept no substitute of whose makers you know nothing. You know Kotex is safe. Hospitals used millions of

list. When I last visited Mrs. Baldwin, I had a chat with Berry who told me of seeing cows milked outside the garden gate in St. James's Park as recently as thirty-five years ago and he described to me the quaint hip-baths belonging to Mr. Gladstone which he had found in the cellars of No. 10.

From Victoria, B.C., comes word that His Honour the Lieutenant-Governor and Mrs. Fordham Johnson entertained at a large garden party in the beautiful grounds of Government House in honour of the visiting principals and head mistresses who have arrived from England to make a tour of the Dominion. This was the first large reception to be held under the regime of the new Lieutenant-Governor. Mrs. Johnson wore a gown of black georgette, and was assisted in receiving by Miss Helen Johnson in printed chiffon in shades of beige and coral.

The Premier and Mrs. Tolmie also entertained at Cloverdale in honour of Sir Alexander Gibb, G.B.E. They have as their guests Dr. Joseph Hoggins of Philadelphia, and his son-in-law and daughter, Mr. and Mrs. Charles Hunter of Tacoma, Washington.

Miss Helen Fordham Johnson was the guest of honour at a delightful luncheon given by Miss Lucy Bryden in the private dining room of the Beach Hotel. The table was attractively arranged with scabious in shades of mauve and pink, and the guests included Mrs. J. H. Cavendish of London, Mrs. Ian Agnew, Mrs. Sutherland Brown, Mrs. R. B. Wilson, Mrs. J. Pemberton, Mrs. Maurice Carmichael, Mrs. H. McGiverin, Mrs. W. C. Thackeray, Mrs. Julian Piggett, Miss Laura Audain, Miss McGrath, Miss Mowbray and the Misses Helen and Nora Wilson.

His Honour the Lieutenant-Governor and Mrs. Fordham Johnson entertained at dinner recently in honour of Sir Alexander Gibb, G.B.E., who was staying at Government House, the guests including the Premier and Mrs. Tolmie, Colonel and Mrs. Wilby, Mr. and Mrs. J. P. Forde, Mrs. M. Driscoll, Mrs. C. Cator, Mrs. Cudemore, Miss Amy Angus, Miss Helen Johnson, Major Selden Humphreys, Mr. Ralph Freeman and Mr. D. Ridley.

Mrs. Lambert entertained recently at a golf luncheon at the Victoria Golf Club, when her guests included Mrs. R. Ker, Miss Mowbray, Mrs. Philbrick, Mrs. D. L. Gillespie, Mrs. Hutchison, Mrs. Hew Paterson, Mrs. Alan Morkill, Miss Fitz-Gibbon, Dr. Luden, Miss Pitts and Mrs. R. Jones.

At "Low Wood", the summer residence of His Honor Mayor and Mrs. White in Rothesay, N.B., on Thursday afternoon, Mrs. White gave a bridge of eleven tables in honor of her sister, Mrs. Charles E. MacPherson, of Winnipeg, who is leaving for her western home next week after spending the summer in Saint John and Rothesay. The rooms of the charming residence were brilliantly decorated with autumn flowers, while the din-

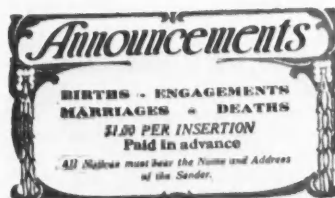
ing room table, which had a lovely lace cloth, was centred with brass bowls of cosmos and was lighted with gold colored tapers in brass candlesticks. An open fire added much to the cosy atmosphere of the room. Prizes for bridge were won by Mrs. L. Richmond Harrison, Mrs. G. Heber Vroom, Mrs. H. W. Frink and Miss Maud Addy. Mrs. Charles J. Coster presided over the tea cups in the dining room and was assisted by Mrs. Frederick B. Schofield, Mrs. Macpherson and Mrs. Atwood Bridges.

Mrs. William Pugsley gave a very enjoyable bridge of eight tables at her residence, "Birchholm", Rothesay, last Wednesday afternoon, in honor of her guests, Mrs. F. W. Hill, of Fredericton, wife of Brigadier-General Hill, and Mrs. Gillmour Brown, of Cleveland, Ohio. On Thursday evening Mrs. Hill and Mrs. Pugsley were dinner guests of Mrs. H. W. Frink, of Rothesay.

Among the members and guests who attended the races held by the Montreal Jockey Club at Blue Bonnets were Mr. P. P. Cowans, and Mrs. Cowans, the latter wearing a gown of black chiffon with a black lace straw hat; Major H. B. MacDougall; Mrs. MacDougall, in a printed chiffon gown under a black silk coat and wearing a black hat; Mrs. Algernon Lucas, gowned in yellow and black with a black hat; Major Ward C. Pitfield, and Mrs. Pitfield, the latter in a printed crepe frock under a long black crepe coat and wearing a black hat; Dr. R. H. Craig; Mrs. Craig in a gown of rose and black flowered crepe and a black straw hat with a rose flower on the brim; Miss Jean Craig in a frock of yellow and brown printed crepe de chine with a small brown felt hat; Miss Betty Ogilvie, wearing a frock of navy blue crepe de chine with a turban of white felt and blue crepe de chine; Major A. J. Hill, and Mrs. Hill, the latter in a gown of navy blue crepe with a matching straw hat; Mr. P. F. Mathias; Mrs. Mathias in a figured blue crepe gown with a black hat; Mrs. G. L. Weir, in a gown of black crepe roma with a black straw hat; Miss Amy Thompson, wearing black with a black hat; Mrs. Keith Hutchison in a tweed suit with a white crepe de chine blouse and wearing a black felt hat with a white feather mount and silver fox furs; Miss Marjorie Hulme, in a frock of navy blue crepe de chine with a matching straw hat and sable furs; Miss Marjorie Milligan, wearing a brown and yellow ensemble with a large hat of brown straw; Mrs. P. F. Sise, in a gown of American beauty French crepe with a close fitting hat of black felt; Miss Judith Skead, in a printed crepe frock with a large black hat and silver fox furs; Miss Jean MacDougall wearing a frock of green cloth with a matching felt hat; Mr. Murray Vaughan; Mrs. Vaughan, wearing a brown coat and skirt with a beige blouse and a brown felt hat; Sir Charles Gordon, Mr. C. E. Neill, Mr. K. T. Dawes, Mr. Alphonse Jonger, Mr. G. H. R. Sims, Mr. N. L. C. Mather, Mr. R. V. Look and Mr. W. T. Trenholme; Mrs. Cecil Bronson, wearing a brown tweed costume with a small brown felt hat; Mr. J. M. Mackie, and Mrs. Mackie, the latter in a white and brown printed French crepe gown with a hat of brown baku.

Marriages

Miss Margaret Symes Fraleigh, daughter of Mrs. Fraleigh and the late J. S. Fraleigh, and Mr. Stafford T. Hartney, son of Mr. J. Hartney and the late Mrs. Hartney of Westmount, Montreal, are to be married Sept. 15, in St. Basil's Church, with Rev. Father Oliver officiating. The bride is to be given in marriage by Mr. J. B. Symes of Sarnia, and she will wear a gown of oyster-shade transparent velvet made in Empire style, with short veil of tulle in matching shade, arranged in soft folds across her forehead, and falling over her face. Her flowers are yellow roses. Miss Alvani Beauhain will be her attendant, wearing a frock of blue taffeta made in old-fashioned style, with puff sleeves and full skirt, and girdle of yellow. With it she will wear a small yellow hat trimmed with velvet ribbons, and blue shoes, and she will carry an old-fashioned nosegay of yellow roses and blue cornflowers. Mr. Lionel Charlesworth will be best man.



ENGAGEMENTS

Mr. and Mrs. Harry Southcott, St. Catharines, announce the engagement of their youngest daughter, Eileen Campbell, to Dr. Alexander Samuel Malcolmson, H. of Captain A. H. and Mrs. Malcolmson, St. Catharines. The marriage to take place October third.



Avon house Fourth and Fifth Floors

The Georgian Living Room

is further evidence of what members of Simpson's Home Furnishing Service can do for your home. Walls are a beautiful orchid; hangings a richer purple; occasional furniture, bric-a-brac and lamps are in the best manner of the period.

THE ROBERT SIMPSON COMPANY LIMITED

-but do not
buy until
you have
seen the
GAS
refrigerator!



Surprise mastered the first woman who boiled the kettle on a gas flame—But this thing that gas did for her was true. And it is just as true that a tiny flame of gas will do the same good job in preserving the family food.

Join hundreds of satisfied Toronto owners of Gas refrigerators. Installation free if you have gas in the home.

The Consumers' Gas Company

Visit our Display Rooms
and see these bargains
or telephone us and our
representative will gladly
call at your home.

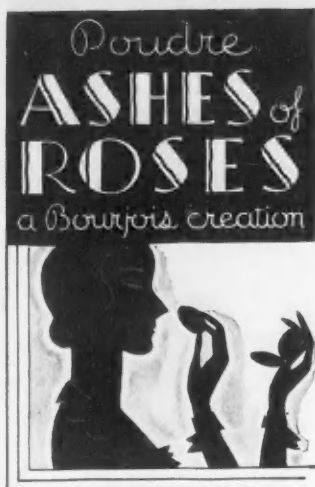
55 Adelaide St. E.—AD. 922i
2532 Yonge St. — HU. 5070
732 Danforth Ave.—GL. 4648

Our North Toronto and
Danforth Stores are open
on Mondays and Thurs-
days to 9 p.m.; on Satur-
days to 10 p.m.

and the ushers, Mr. E. Dymont, Mr. Gerard Beauhain, Mr. E. Hayman and Mr. Douglas Dwyer. The church is to be decorated for the occasion with palms and varicolored gladioli. A reception is to be held in the earnest room of the Old Mill, where Mrs. Fraleigh will receive wearing a gown of beige lace and chiffon with little jaquette, and purple velvet hat trimmed with a feather. Her corsage

Travellers

Miss Wilson and Miss Ellis, principals of Hatfield Hall, Cobourg, have returned from a week's motoring trip to Quebec, where they went to meet two other members of the school staff, Miss Seatter and Miss Storie, who spent the holidays in England. Hatfield Hall opened its Michaelmas term on Sept. 15th.



To be envied for the fair freshness of your skin... loveliness that is without a hint of artificiality... Bourjois of Paris has created for your type the most exquisite of all face powders... Ashes of Roses. It is the charm of alluring femininity.

In Chic Leatherette Boxes, \$1.25
PARFUM CREAMS ROUGES
LIPSTICKS

Sole Canadian Distributors
PALMERS LIMITED
MONTREAL



MRS. STAFFORD HARTNEY
Formerly Miss Margaret S. Fraleigh, daughter of Mrs. Fraleigh and the late J. S. Fraleigh, of Sarnia, Ont. She was married on Sept. 15th at St. Basil's Church, Toronto, to Mr. Stafford T. Hartney, son of Mr. J. Hartney and the late Mrs. Hartney, of Westmount, Montreal. Mr. and Mrs. Hartney, after a honeymoon in Europe, will reside at Talara-Negritos, Peru.

—Photo by Brightling Studio.

SOCIAL CALENDAR

Engagements

The engagement is announced of Grace Holmes, only daughter of the late Fred Leonard Lamplough and Mrs. Lamplough, of Ottawa, to Captain A. M. Latchford, B.A., LL.M., eldest son of Chief Justice the Hon. F. R. Latchford and Mrs. Latchford, of Toronto. The marriage will take place quietly early in October.

Dr. and Mrs. Charles H. Gilmour, Toronto, announce the engagement of their daughter Adele, to Mr. Robert Arkell Sanderson, son of Mrs. John S. Rowland, of Toronto; the marriage is to take place in October.

Mr. and Mrs. J. Murray Gibbon, of Montreal, announce the engagement of their daughter, Ann Faith, to Mr. Graham Shephard, son of Mr. E. H. Shephard, the well-known illustrator of "Punch". The wedding will take place on September 20, in England.

Mr. and Mrs. John Macintosh announce the engagement of their daughter, Emily Margaret, to Mr. Gordon Graeme Rolph, son of Mr. and Mrs. Frank Rolph, the marriage to take place on Saturday, Sept. 26.

Mrs. Alex. Strathy, Montreal, announces the engagement of her daughter, Marguerite Frances, to Mr. Vincent Cleary, son of the late Hon. Philip and Mrs. Cleary of St. John's, Newfoundland. The marriage will take place in the early autumn.

Travellers

Kinz Prajadhikok and Queen Rambai-Barni of Siam, with other members of the Royal suite, have sailed from Victoria, B.C., on the "Empress of Canada" for the far East.

Their Excellencies the Governor-General and the Countess of Rosborough have returned from "Ravenscrag", Montreal, and are in residence at Rideau Hall, Ottawa.

His Honour Lieutenant-Governor and Mrs. Ross are in residence at Government House, Toronto.

Count Roger di Villanova, Royal Italian Consul General in Canada, and the Countess Roger, spent last week in Toronto.

The Hon. G. Howard Ferguson, Canadian High Commissioner in London, England, and Mrs. Ferguson, who have spent the last few weeks in Canada, are sailing for England the end of this month.

Commander Agnew and Mrs. Agnew, of Victoria, have as their guest the latter's sister, Miss Letitia Monteith, of Santa Barbara, Ottawa.

Major and Mrs. Edwards, who have been visiting Colonel and Mrs. Sharland at "Queenswood House", Victoria, have left to motor to Banff en route to their home in England.

Mr. Justice Orde has returned to Toronto from Murray Bay and Mrs. Orde has left to visit in Montreal and Ottawa.

Mrs. Laurance Lyon, of Montreal, has returned home after visiting Lady Pope in Ottawa.

Sir Alexander Lawrence, Bart., of London, England, is the guest of the British High Commissioner and Lady Clark at Earncliffe, Ottawa.

Mrs. H. Gordon Perry has returned to Quebec from Montmorency Falls.

Colonel and Mrs. H. Willis O'Connor and their two children, Ottawa, have returned from their summer residence at Kingsmere, Quebec.

Lady Taschereau, Ottawa, is visiting Lady Forget at her summer home at Saint Irene les Bains.

Mrs. Philip Toller and her family, of Ottawa, who have spent the summer at De Grassi Point, have returned home.

Dr. and Mrs. Ernest MacMillan, Toronto, have returned after spending some time in Europe.

Sir George Badgerow, C.M.G., of London, England, who spent a month visiting his father, Mr. A. H. Badgerow in Toronto, has returned home.

Mr. and Mrs. Auguste Bolte and their children of Toronto, who spent the summer at Cobourg, Ont., have returned home.

Mr. and Mrs. J. A. Machado, Ottawa, have returned from their cottage at Lake Bernard.

Hon. Mr. Justice Hodgins and Mrs. Hodgins, Toronto, have returned after spending three months in England and Scotland.

Mrs. Everett C. Hughes, of Montreal, is visiting her mother, Mrs. H. J. MacGill, in Vancouver, prior to joining her husband and going to Germany for a year.

Mrs. C. S. Gzowski and family have returned to Montreal from Youghall Beach, N.B., where they spent the summer.

Lt.-Col. J. M. Michie, Toronto, has returned from England.

Hon. Vincent Massey and Mrs. Massey of "Batterwood House", have left for Japan.

Colonel and Mrs. Hanford MacNider, of Ottawa, were recent guests at the Royal York, Toronto.

Mrs. Clifford Gilmour and her daughter, Miss Betty Gilmour, of Winnipeg, are guests of the former's parents, Hon. F. H. Phippen and Mrs. Phippen in Toronto.

Mrs. Paul Armstrong, of Montreal, is a guest of her parents, Colonel and Mrs. Bliscoe in Toronto.

Sir Campbell Stuart and Mrs. Ernest Stuart, of London, England, are spending a couple of weeks in New York prior to leaving the end of the month for England.

Captain and Mrs. de L. Panet and their baby son, of Winnipeg, have sailed for England.

Mr. and Mrs. B. Tudhall have returned to Toronto after spending some time at Stoney Lake.

Mrs. Thomas Moss and her son, Mr. Cawthra Mulock, who have been spending some time in Toronto, have sailed for England.

Lady Eaton has returned from abroad and will spend the next few months in Toronto.

Lady Meredith and Mrs. Andrew A. Allan, Montreal, who have spent the summer at the Algonquin Hotel, St. Andrews-by-the-Sea, have returned home.

Sir George and Lady Foster have returned to Ottawa from British Columbia.

Mrs. E. B. Ryckman and Miss Barbara Ryckman, of Toronto, have returned from a motor trip in the United States.

Colonel and Mrs. Humphrey Snow who have spent many years in Ottawa, have sailed for England.

Miss Mary Gibson, daughter of Mr. and Mrs. F. Merton Gibson, Toronto, who for the past two years has been at Roedean School, England, has returned to Toronto after spending the summer in Switzerland.

Mr. Richard Wyllie, of Vancouver, who has been spending some time at the Royal York, Toronto, has returned to the Coast.

Miss Janet Wilson and Miss Cairine Wilson, daughters of Mr. Norman Wilson and Senator Cairine Wilson, of Ottawa, who with their parents have spent the summer at St. Andrews, New Brunswick, sailed this week from New York for Switzerland, where they will remain at school for the next year. Senator Wilson accompanied her daughters to New York and will return to Ottawa in the near future.

Mrs. R. J. Munton has returned to Ottawa after visiting her parents at their summer home on the St. Lawrence at Riviere-du-Loup.

Rev. J. B. L. Jellicoe, of London, England, has been the guest of Mr. and Mrs. Syrett, Toronto.

Mr. and Mrs. R. S. Tickner and Mr. Douglas Tickner, Toronto, have returned after spending the summer motoring in England, Scotland and Wales.

Mr. and Mrs. H. B. Turpin, Villa de Grazia, Victoria, are motoring across the continent to sail for Italy. They will take their car with them to tour Europe.

Mrs. T. Crawford Brown and her son, Mr. Lyman Crawford Brown, Toronto, have returned from abroad. Miss Eallien Crawford Brown will spend the winter at school in Paris.



THE NEW FASHIONS

—Daringly, Delightfully, Romantically Different—
Are now on View for Your Inspection at
our MAIN STORE and EATON'S-College-Street

THE T. EATON CO. LIMITED
TORONTO CANADA



Light up
with
**EDISON
MAZDA
LAMPS**

FEW homes have enough light where it is needed. To avoid eyestrain it is wise to use nothing less than 60 watt lamps wherever you work or read. And be sure to choose Edison Mazda Lamps—famed for soft, well-diffused light.

Listen to General Electric Vagabonds every Tuesday evening over Canada-wide network.

MADE IN CANADA

CANADIAN GENERAL ELECTRIC CO. LIMITED

Mrs. Douglas Storms, of Hamilton, has left to spend some time in Vancouver, B.C.

Mr. and Mrs. T. C. Kirby, Notre Dame de Grace, Montreal, have left for an extended trip to Texas and Mexico.

Miss Muriel Galt, of Victoria, B.C., is visiting her brother-in-law and sister, Dr. and Mrs. W. Harvey Smith in Winnipeg.

Mrs. J. J. Creelman and her family, of Montreal, have returned home after spending the summer at their cottage in the Laurentians.

Dr. E. A. Amos and Mrs. Amos and their children, of Montreal, have sailed for Europe. Dr. Amos will take up post graduate work in London, Paris and Vienna.

Mr. and Mrs. R. A. McInnis and their daughter, of Quebec, have sailed on the "Empress of Britain" for England.

Mr. and Mrs. Bernard Graham, of Marhills, Dorset, have been recent guests of Mr. and Mrs. Wallace Crockett, Toronto.

Rev. J. F. Tupper, Rector of St. Monica's Anglican Church, Toronto,

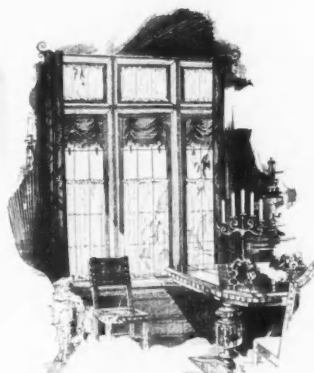
and family, have returned from a motoring tour in Nova Scotia.

Mr. and Mrs. Leonard C. Thomas, of Ottawa, have left on an extended visit to California returning by the Canadian Rockies.

Mrs. Harry Lethbridge, of Winnipeg, has been the guest of her brother and sister-in-law, Mr. and Mrs. Robert Davidson at their summer home on the Island.

Mrs. R. J. Ellis, of New York, formerly of Negritos, Peru, has been visiting Mrs. Wallace Crockett, in Toronto.

Mr. and Mrs. J. P. MacLaren and their son, of Ottawa, have returned from Blue Sea Lake.



Did you remember
your Drapes?

To lavish long hours of thought

and choosing on fine furniture

and rugs... and then to feel

that ordinary next-to-window

drapes will do... is to miss

the chance of having everything

right. Specially when you can

buy the ideal next-to-glass

fabric, Celanese Drapery Voile,

for so small a cost. Lets in the

light; preserves privacy; sunfast;

washes with the greatest ease.

CELANESE
VOILE

The New Note in Drapes.

CANADIAN
CELANESE
LIMITED

DECORATIVE
FABRICS DIVISION

Celanese is the registered trademark in Canada of Canadian Celanese Limited to designate its brand of yarns, fabrics, garments, etc.

Safety for
the Investor

TORONTO, CANADA, SEPTEMBER 19, 1931

P. M. Richards,
Financial Editor

CAN HUDSON BAY ROUTE STAND TEST?

Prairies' Long-Awaited Seaport, Now Open for Business, Will Prosper Only if
Able to Compete on Even or Better Terms With Established Grain Routes

By F. C. PICKWELL

Manager of Saturday Night's Winnipeg Bureau



WHAT is ahead? That is the question the business and financial world is asking, and to which there is no clear answer at the moment. The anticipated Fall pick-up in trade has so far proved much smaller than was hoped for and it now seems quite possible that there may be no business improvement of importance during the balance of the year. With realization of this coming on top of a fresh crop of dividend cuts and omissions, a continuance of the decline in commodity prices, the approach of winter to aggravate the unemployment situation, and the fright occasioned by the financial crises in Germany and Britain, it is not surprising that gloom is rampant.

IN FACT the business and financial world today resembles nothing so much as the small child afraid of the dark and the bogeyman. It has been reading ghost stories until it is ready to scream at every shadow and see impending economic collapse in every new tale of woe. Possibly the fact that business men are younger than they were is a partial explanation of this lack of morale. In the recent boom years so many young men were given executive positions and rose to leadership that for probably a considerable proportion of today's executives this is the first test of their stability and morale.

THIS may be the worst depression on record but previous ones were regarded just as seriously at the time. Someone recalled the other day that William Pitt said "There is scarcely anything around us but ruin and despair"; that Wilberforce in the early 1800's said he "dared not marry, the future was so dark and unsettled"; that Lord Grey in 1819 believed "everything was tending to a convulsion"; that the Duke of Wellington (1851) on the eve of his death thanked God he would be spared from seeing "the consummation of ruin that is gathering about us"; that Disraeli in 1849 said, "In industry, commerce and agriculture there is no hope"; that Queen Adelaide said she had only one desire, to play the part of Marie Antoinette with bravery in the revolution that was coming on England, and that Lord Shaftesbury in 1868 believed that "Nothing can save the British Empire from shipwreck." True, rather ridiculous in the light of other events, which have seen Britain at the height (to date) of her wealth, strength and glory, but may not our pessimism of today appear no less unjustified a decade hence?

INDICATIONS of a change in the trend of industrial affairs are almost universally ignored at the end of every business depression, it is pointed out by the Brookmire Economic Service, Inc., as a result of pessimism becoming so strongly rooted that happenings pointing to improvement are lost from view in the same manner as were the signs of an approaching depression. Evidence can be produced, Brookmire says, to show that this has been the attitude of the people following every depression of the past hundred years.

Public reaction to business depression, says the Brookmire Analyst, have always been much the same. When the first warning of the approaching collapse is sounded, everyone is so imbued with the idea of an unending prosperity that all indications of a change in the trend of industrial affairs are ignored. People are equally blind to recovery.

FORTY-FIVE years ago the U. S. Commissioner of Labor made a report ending with the pessimistic prediction that "The day of large profits is probably past." If one is to accept the success which industry and commerce have attained since publication of this interpretation of the nation's prospects there is much to be anticipated.



This photo taken October, 1930, when operations ceased at Fort Churchill, shows dredges at breakwater. To the left is the foundation of the 2,500,000 bushel elevator. In the center of picture is the Bay, just a few days before freeze-over

—Photo by A. Dugall.

COSTS MUST COME DOWN

Disparity Between Raw Commodity Prices and Those
of Manufactured Goods Must Be Reduced

By WILLIAM KING

I NOTICED the other day a prediction that the depression will be over long before any two experts agree as to what caused it. There may be some truth in this statement for during the last two years a host of remedies have been prescribed as a sure cure for our economic ills, yet things go on much as usual. Perhaps these lines of doggerel sum up the situation:

"How's business", said he, "quiet?"
"So quiet," came reply,
"That you can hear across the city stillness
The small, faint sound of dividends passed by."

Slowly but surely quack remedies are sinking into a well merited oblivion and the fundamental causes of the catastrophic slump which has affected world industry and agriculture for over two years are receiving just consideration.

There is an almost universal agreement that the depression has its roots in a falling raw commodity price movement caused by the production of commodities which, under the present methods of distribution, cannot be absorbed by the consumer. Impeding raw material price recovery is the high level of retail prices, which obstructs purchasing power and limits the demand for raw products.

This phenomenon, the disequilibrium of prices, is not a new economic manifestation; it is a feature of all abrupt price movements and in the past the disparity between the two price levels has disappeared when the growth of agricultural production has been limited,—by natural or other causes, thus causing an increase in their price level and renewed buying by wholesale and retail dealers.

So the two policies, limiting the growth of agricultural products in accordance with demand, consciously or otherwise, with the resultant profitable trading margin, and a general reduction in the cost of manufactured goods by the increased efficiency of industrial processes, have succeeded in reducing that wide disparity between the two price levels which causes a trade depression.

BUT it is doubtful if in any past price movement the disequilibrium has been as great as it is today. The low level of raw material prices is not confined to one commodity. At the time of writing the price of "spot" cotton on the New York market is lower than it has been for the past thirty years; very little need be said about the price of wheat, except that the grower today can only get about three-quarters of his pre-war price; the price of crude rubber on the London market is such that it does not pay the cost of production, thus steadily driving many rubber planters out of business.

The list could easily be extended. By common consent the year 1930 witnessed one of the most disastrous falls in world wholesale prices within the memory of man. Taking the level of prices during 1928-29 as a fair average the price decline up to the end of August, 1931, was 26 per cent. in Great Britain, 21 per cent. in the United States, in the neighbourhood of 17 per cent. in Germany, and about 21 per cent. in France.

In England two years ago a manufacturer may have spent \$100 on his raw material and \$200 on his other costs, making a total cost of \$300. If he could sell at \$315 he had a profit of 5 per cent. Today his raw material may cost him \$60, or 40 per cent. less, but his other costs are unchanged, so that his total cost is \$260, or a fall on the original cost of 13 1/3 per cent. To keep his markets he has probably had to cut his original selling price—owing to the raw material fall—by 20 per cent., that is, to \$252, involving him in a loss of \$8 or just over 3 per cent. Very broadly this is the simple arithmetic of the present depression in industrial countries.

In spite of the reductions in the prices of manufactured products consequent on the fall in raw material values the prices of manufactured goods are still about 35 per cent. above pre-war level. It is not surprising, therefore, that with the low return to agriculture on the sale of its produce the farmer has difficulty in buying manufactured goods.

IT IS as Adam Smith said: "A country lives on its stomach." Those words have as much significance today as when he wrote them, for it is to the agricultural countries that we must look for the major constructive measures that will ensure an early revival in trade.

Anything which tends to materially reduce the disequilibrium of prices, without itself being responsible for other ills of an economic nature, will hasten trade revival, so in addition to constructive measures by agricultural interests action is needed on the part of manufacturers to reduce the price level of their product.

When the farmer is obtaining a fair profit for his labour he can easily purchase reasonably priced goods, and his purchases ensure a wave of buying that guarantees prosperity in industry. At present there is scarcely a wheat growing country in which the majority of cultivators relying on wheat sales are making ends meet; they are carrying on by bank overdrafts, by defaulting debts, by exploiting family labour, and reducing their needs to the bare necessities of life.

It is to be regretted that the London international wheat conference of this year did not find a basis of common action to achieve profitable wheat sales. The European countries suggested a scheme of sales quotas for wheat exporting countries which was agreed to in principle by our three Prairie Provinces, by Australia and Russia; the Danubian countries having already a form of control on wheat exports. For its efficient operation two conditions had to be satisfied, the controlling of exports in all the countries concerned and agreements to exist as to the sizes of the quotas.

Unfortunately the United States reserved the right to remain free from European entanglements. In these circumstances further consideration of the scheme was useless. The alternative suggested by the United States delegation was a general reduction

(Continued on Page 23)

THE Hudson Bay Railway merely provides another competitive transportation system, and, to succeed internationally, must operate on a sound economic basis, particularly so far as ocean traffic is concerned. There is much valuable territory to be opened in Northern Manitoba and Saskatchewan, with timber, agricultural and mineral developments still in their infancy. One pioneer has already established a dairy business, with one cow, some hundred and fifty miles south of Churchill. That is said to be the nearest he could raise feed. He has sold milk at fifty cents a quart—the peak of a dairyman's dream.

As a colonizing influence the road should play an important role, but visionary advocates have prompted the public to anticipate almost revolutionary results much beyond that horizon. The populace have been led to believe that, since this port brings Great Britain and the continent of Europe some thousand miles nearer the prairie centres, shipping rates and other advantages will be revamped considerably. The project has been kept alive for fifty years on promises of this kind. Some have gone so far as to compare it to the transformation brought about by the Panama Canal, but that is rather far-fetched. Canadians will hope that many of these predictions may come true.

The writer cannot help remembering that many similar prophecies were made nearly a quarter of a century ago when a new transcontinental system was being pushed through to Prince Rupert—an all-year port. That point was to revolutionize the Oriental line of traffic, by means of "a short cut". Those promises have not materialized. There is at least one angle in common. The Dominion Government erected a costly elevator at Prince Rupert, in order to take care of anticipated grain shipments to the Orient—

(Continued on Page 35)



Hudson Bay Railway depot and townsite at Fort Churchill.

—Photo by Canadian National Railways.

Investments

Information
regarding Securities
gladly furnished

WRITE OR CALL

Telephone ELgin 0341

JOHN STARK & CO.
MEMBERS TORONTO STOCK EXCHANGE
Established 1870 Royal Bank Bldg. TORONTO

4%

paid on deposits—
subject to withdrawal
by cheque.

**CENTRAL
CANADA**
19AN AND SAVINGS
COMPANY

KING AND VICTORIA STS., TORONTO
23 SIMCOE ST. N., OSHAWA

ESTABLISHED 1884

Follow the Prince's lead. Ranch for sale, (hobby or business proposition), where Railway crosses Missouri headwaters in S. Sask. 1400 ac. freehold, 1600 lease, all fenced. Particulars Gower Ranch, Eastend, Sask.

£

5%

On Guaranteed
Trust
Certificates

Safe beyond question
and unconditionally guaranteed.
Send for descriptive circular
without obligation.

**THE
STERLING
TRUSTS
CORPORATION**
Sterling Tower, TORONTO
Branch:—REGINA

Established in 1889 Telephone ELgin 5305-6
J. P. LANGLEY & CO.
C. P. ROBERTS, C.A.
Chartered Accountants
G. S. HOLMSTEDT
Trustee in Bankruptcy Proceedings
Offices: McKinnon Bldg., TORONTO

**MINING
SECURITIES**

LISTED
AND
UNLISTED

Waverley 1633

J. E. GRASETT & CO.

Members Standard Stock and
Mining Exchange
302 BAY STREET, TORONTO

Ventures

The current issue of The Mining Chronicle deals exhaustively with development work done and results on Ventures Beatty property in Quebec.

The latest information on Eldorado is also contained in this issue.

Copies Mailed on Request

F. J. Crawford & Co.

Members Standard Stock and
Mining Exchange
11 JORDAN STREET, TORONTO
Adelaide 9461

GOLD & DROSS

Income from Gold Stocks

Editor, Gold and Dross:

I wish to obtain your advice on a matter of income from gold mining stocks. It has been proposed to put a sum of money into these stocks, sufficient to yield \$1,000 annually and several plans have been suggested, one being to put a lump sum into a single stock and another to distribute the risk over several. What would be your suggestion, bearing in mind that risk is to be minimized and a chance of appreciation sought. Please supply a list, its cost and its yield.

—T. R., Toronto, Ont.

Your problem, while not original, brings out some interesting points about Canadian gold stocks. In the first place it is suggested that diversification of holdings would be desirable, for fairly obvious reasons. For one thing you would be exposing yourself to appreciation in several directions instead of one and there is not one particular gold stock at the moment which offers an outstanding attraction in this regard.

The following list has appeal, bearing in mind your requirements:

500 Teck Hughes would cost \$3,175 and yield \$300.

500 Hollinger would cost \$3,000 and yield \$325.
1,000 Wright Hargreaves would cost \$3,000 and yield \$100.

300 Dome would cost \$3,675 and yield \$300.

This would give you the required \$1,000 income, with enough over to pay your brokerage and the cost would be \$12,850, representing a yield of a little less than eight per cent. It is obvious that it would be possible for you to secure a higher return by a narrower diversification and likewise by eliminating Wright Hargreaves which, however, has the appreciation appeal which you stipulate. This list appears to have a good margin of safety at current price levels.

While some of the higher priced gold stocks such as McIntyre and Lake Shore have equal safety their current selling figures would cut down on yield quite appreciably.

□ □ □

Cosmos Imperial Mills

Editor, Gold and Dross:

I hold some of the preferred stock of Cosmos Imperial Mills, Ltd., which I bought as a good investment and I haven't bothered about it as the dividends came along regularly. I happened to inquire about it yesterday and I got a shock when I was told that the price was only 65. Is this going bad and should I sell it while I can get even that much for it? I got a copy of the last report but I didn't pay much attention to it and I have lost it. Did the company do badly last year and how is it now? I will appreciate your help a lot.

—U. S. G., Saint John, N. B.

Like many other companies, Cosmos Imperial Mills has been having its troubles and earnings have been falling off, but I don't think there is any reason for you to sacrifice your preferred. Even a price of 65 and a yield of 10.8 per cent., while reflecting some uncertainty on the part of the market, is not an indication that the dividend is in danger. As a matter of fact, while earnings are down this year, business has been well maintained in the face of existing conditions, and in well informed circles the preferred dividend is considered quite safe.

One of the company's chief products is dryer felts for pulp and paper mills, and while admittedly the newsprint companies are operating at low percentages of capacity, the output is still sufficient to provide a very good market for Cosmos Imperial. Output of car roofing and binder canvas has been lower this year, but in other departments, sales levels have held up fairly well.

It is true that last year showed quite a drop in earnings, per share on the common having fallen from \$2.54 to 57 cents, but it must be remembered that no distribution has been made on the common and that for four or five years back, with earnings at good levels, a very strong financial position has been built up. Net tangible assets behind each share of preferred were shown in the last report as equal to \$191 and net current assets to \$94. Net working capital stood at \$1,382,597.

Any improvement in the newsprint industry or in business generally would be immediately reflected in the earnings of Cosmos. In the meantime, I think your wisest course would be to retain your preferred rather than take the current loss.

□ □ □

Mersey Paper Bonds Good

Editor, Gold and Dross:

I hold some of the six per cent. bonds of the Mersey Paper Company, Ltd., which I bought early last year from a good bond house. Since that time a lot of my friends have had pretty bad losses in newsprint company securities which they held and they have been telling me to watch out. They say they got stuck in even bonds of a newsprint company and they say there are none any good. I don't know much about the financial business and they have got me worried. Would you please tell me what you think about my Mersey bonds and if they are good for me to hold?

—T. H. L., Cornwall, Ont.

In my opinion they are. I have a very good idea of what your friends are talking about and I can understand their feelings; their unfortunate experiences, however, are no indication that you are likely to have similar ones. In fact I consider the 6 per cent. Mersey Paper issue which you hold to possess good investment value and I see no reason for your making any change.

Doubtless you have not seen Mersey's recent report covering the first full year of operations, and which was very satisfactory for an initial period. Not only was bond and other interest and ample depreciation fully met, but the company earned the dividend requirements on its preferred stock. Mersey's record is particularly good in view of the fact that the year was one of the most difficult experienced in the history of the newsprint industry in general.

Not only did Mersey arrange some time ago for the disposal of its entire 1931 output, but its executives completed contracts for five and ten year periods which assure sale of the bulk of its production. Prices secured are stated officially to be profitable to the company.

Mersey enjoys one chief advantage over its competitors in that it is located on the seaboard and

much closer to the New York market. The final cost to consumers of Mersey products, therefore, is less than in the case of many other mills. Mersey is assured of ample financial support, has a low-cost plant and owns timber land estimated to contain more than 1,800,000 tons of pulpwood. Its comparative position is excellent and I think that holders of its bonds have no occasion for worry.

□ □ □

Hunt's Stock Looks Good

Editor, Gold and Dross:

Is the stock of Hunt's Limited a good buy? I remember reading a little box in SATURDAY NIGHT's Financial Section last Fall which told about the company having been through depressions before and having such good management that it was coming through this one in good shape. If it is doing well now its stock should be good as it should do better when times improve. Would you tell me what you think of buying some of this stock? Thanks for your help.

K. M. A., Arnprior, Ont.

You are right about the calibre of Hunt's Limited management and you are also correct in the fact that the company has been doing very well this year. I think that either the "A" or "B" stocks (the "A" is non-voting) are good current buys and would be quite suitable for you.

On the basis of the regular \$1.40 dividend, which was increased from \$1 early this year, the yield at current prices of around 18 is 7½ per cent. It must be pointed out, however, that in 1929 and 1930 the company paid an extra of 50 cents, making the total distribution \$1.50, so there will be a real dividend increase only if an extra is again paid this year. Even should this not be done, I still consider the stock attractive.

At the end of July the company issued a half yearly report showing improvement in its already strong financial position and only a moderate decrease in earnings. Per share for the half year was \$1.13 as against \$1.30 in the corresponding period of 1930 and thus if the same rate is maintained for the second half year, an extra dividend would be quite feasible, particularly in view of the already satisfactory current position. The warm weather prevailing in Ontario during the summer aided materially in increasing the company's ice-cream sales, but this should be about evenly divided between the half-yearly earnings.

While Hunt's expansion has been steady it has not been too rapid. It now operates some 30 stores and recently acquired an important additional outlet in London, Ont. The management has every confidence in the future; it has demonstrated its ability in meeting depressed conditions and I think that further profit gains may reasonably be counted upon.

□ □ □

National Breweries Attractive

Editor, Gold and Dross:

On the advice of a broker I have just bought a hundred shares of National Breweries. After doing this I got afraid as before I have always written to you before buying anything. The broker says this is a good sound stock and that I don't need to worry. I don't gamble on the market. I like to buy good things and keep them. Do you think I am safe on this National Breweries and will you please tell me how the company is doing?

—J. P., Brandon, Man.

I don't think you have any cause whatever to worry over your National Breweries purchase. I have previously recommended this stock as attractive and suitable even for conservative investors. It is a strongly established company with an excellent record; its earnings have been affected to a comparatively small degree by the current depression and its long-term future is distinctly attractive.

At current prices of around 25 National Breweries is yielding slightly under 6½ per cent. and there is no likelihood of the present \$1.60 dividend rate being disturbed. It is currently being covered by a satisfactory margin, although 1931 will without doubt show a drop from the \$2.40 reported last year and the \$2.33 in 1929. The company is in a strong financial position and some time ago there was talk of an increase in the present rate. I believe that there is no possibility of this until general conditions improve, but I do think that greater distribution and moderate appreciation are assured in the long-term future.

National Breweries controls practically 70 per cent. of the beer consumption in the province of Quebec and is independent of the export trade. Tourist traffic which has been an important source of revenue in the past will also recover from present levels and I think that steady increase of earnings will feature the future as it has the past. You are fortunate to have acquired such a good stock.

□ □ □

Will Noranda Resume Dividends?

Editor, Gold and Dross:

I have not noticed in your columns any comment on the Noranda situation, which appears to have some mystery phases. The stories current on this company are persistent in suggesting that a dividend could be declared. For the benefit of a shareholder can you say why they cut off the dividend in the first place and why they do not resume it now?

—B. McM., Windsor, Ont.

Noranda cut off its dividend on account of being faced with heavy outlay in the financing of the Montreal refinery, in which it has the major interest and because of the uncertainty of the copper situation. In taking this action subsequent events amply confirmed the soundness of their decision.

What happened to the price of copper is history. Probably the most pessimistic copper producer would not have said a year ago that such a low trough and such a long one would be possible. Had Noranda not taken the action which it did it could easily have become embarrassed at a time when it was committed to major expenditures for completion of a refining plant and to secure an interest in a wire drawing plant in Montreal. So much for that.

On the matter of current earnings there has been a lot of uninformed comment. Gold production figures have been pencilled up to \$7,000,000 a year, without justification. According to Quebec Bureau of Mines figures the gold output is nearer \$5,000,000 a year and copper production is about 60,000,000 pounds. This is not startling nor does it predict abnormal earnings. The company is proceeding on reduced speed, to some extent husbanding its ore

Business Opportunities

often call for the
investment of money.

Regular saving will
prepare you to take
advantage of your
opportunity when it
arrives.

**THE
DOMINION
BANK**
Established 1871

Branches in London, Eng.,
and New York.

An Individual Service

Investment problems differ and require
experienced judgment. We shall be
pleased to submit detailed suggestions
and analyses of securities, regardless
of the amount involved.

Each of our offices extends this
service.

**A. E. AMES & CO.
LIMITED**

Business Established 1889

TORONTO

Montreal Vancouver Victoria
New York London

Bongard & Company

Toronto Stock Exchange
Montreal Grain Exchange
Winnipeg Grain Exchange

Members:

Montreal Curb Market
New York Curb (Assoc.)
Chicago Board of Trade

80 King St. W. Toronto Elgin 5381

LONDON, ENG.
GUELPH

NEW YORK
KITCHENER

MONTREAL
WINDSOR

OSLER & HAMMOND

Stock Brokers and Financial Agents

Members: { Toronto Stock Exchange
Montreal Stock Exchange
Montreal Curb Market
New York Curb Market (Associate)

21 Jordan Street
TORONTO

215 St. James St. West
MONTREAL



**Government, Municipal
Public Utility and
Industrial Issues**

We shall be pleased to submit current
offerings and information upon request.

Royal Securities Corporation

Limited
244 St. James Street
MONTREAL

330 Bay Street
TORONTO 2

Offices in principal cities throughout Canada

N-16



For Safety « and Regular Dividends

¶ In making investments two important points to be considered are the safety of principal and the regular payment of interest.
 ¶ Both of these investment principles are assured by the Guaranteed Investment Receipts of The Royal Trust Company.
 ¶ Our Guaranteed Investment Receipts are issued for amounts of \$1,000 and upwards to run for terms of three or five years.

Full particulars on request

THE ROYAL TRUST COMPANY

Executors - Trustees - Investment Agents
 Transfer Agents - Trustees for Bondholders
 Safe Custodians - Etc.

59 YONGE STREET, TORONTO

Branches throughout Canada

Assets Under Administration Exceed
 \$530,000,000

AJAX OIL & GAS

Special letter covering this stock will be gladly sent to those interested.
 Write, phone or call for copy.

LORSCH & CO
 ESTABLISHED 1858
 Members
 Standard Stock & Mining
 Exchange
 BOARD ROOM
 371 Bay St. Toronto 2
 Phone: Elgin 5492-3-4

4%
 COMPOUNDED HALF-YEARLY

Money grows rapidly at compound interest. Savings deposited with Canada Permanent earn the high rate of 4%, the interest being compounded half yearly.

Founded 1855



CANADA PERMANENT
 Mortgage Corporation
 320 Bay St., Toronto

Assets exceed \$72,000,000

WESTERN HOMES LIMITED

Mortgage Investments
 WINNIPEG

Capital Subscribed \$3,361,900.00
 Capital paid up \$1,338,863.39
 Reserve and Surplus \$216,019.82
 (As at Dec. 31st, 1930)

A Safe, Progressive Company

MCCOLL-FRONTENAC OIL COMPANY LIMITED

Preferred Dividend No. 15
 NOTICE IS HEREBY GIVEN that a Dividend of \$1.50 per share, being at the rate of 6 per cent per annum, has been declared on the 6 per cent Cumulative Preferred Stock of McColl-Frontenac Oil Company, Limited, for the quarter ending September 30th, 1931, payable October 15th, 1931, to shareholders of record at the close of business on September 30th, 1931.

By Order of the Board,
 FRED HUNT, Secretary,
 August 27th, 1931.

GOLD & DROSS

resources at a time when it would be poor policy to produce on a wide open basis.

Noranda is making a fair profit and will show it. There is a possibility that the company will return to the dividend paying ranks—next year.

Vipond or Siscoe

Editor, Gold and Dross:

I was told by a broker today that Vipond had lost their gold vein they were depending on and had not been able to find it again. The broker advised me to sell my 1,000 shares of Vipond and buy Siscoe. By doing this I would be at a loss, as my Vipond cost \$1.30. I don't want to do anything before I hear from you, as I have always found your advice most sure.

—P. T. Le G., Hamilton, Ont.

Vipond has not lost its "gold vein"; it is on a curtailed production basis due to the interference of a large-scale depth and lateral development program initiated early this year. The result has been a decline in output of about 25 per cent. It will be another two months before the drives and depth work can be expected to show results.

There is no certainty that these will be good; the current program is largely a prospecting effort, with very fair chances of success. One drive is plotted to cut at depth the old Crown Reserve vein which dipped into Vipond at 1,100 feet and above that produced \$2,500,000 in gold. Another is an attempt to cut an extension of a Hollinger vein. Conditions are not ideal for prospecting but the effort is worth the chance. In the meantime the company has in its treasury the equivalent of 50 cents a share in quick assets.

Siscoe is not a bad venture, taken independently. Production has been on a rising scale, a mill increase is planned and the cash position is fair. However, when present stock options are exercised there will be approximately 5,000,000 shares issued and with a 300-ton mill the prospects of sizable earnings per share are indefinite. The mine can grow but to date has not shown earmarks of unusual stature.

POTPOURRI

L. C., Campbellford, Ont. In my opinion the first mortgage 7 per cent bonds of NATIONAL REALTY CORPORATION LIMITED constitute a good investment. The bonds are currently quoted in Toronto at around 85 to 90, although some transactions have taken place at slightly higher figures. The property is a parking garage located in downtown Toronto, and a portion of the premises is occupied at a fairly long term lease by the Ontario Government. Since issue the company has regularly earned its interest and sinking fund requirement, and I am informed that last year the interest requirements of the first mortgage issue was earned more than twice over. The property is in strong hands, and in my opinion this issue ranks high among first mortgage real estate bonds.

B. H., St. Catharines, Ont. BIDGOOD is a well directed mining effort, still definitely in the prospect class and the stock, even at current prices, is highly speculative. I might recall to your attention that the ruling price of seven cents a share applies to the old Bidgood stock still being traded. As the exchange basis for new stock, now ratified, is five for one the seven cent price really means 35 cents. This, I consider a fair price, in view of the values

secured in the east shaft, where a new vein has shown \$15 over five foot width. In view of the fact that Bidgood and its neighborhood are pioneering in a new section and that Bidgood's previous work at greater depth in another part of the property was disappointing, I do not think you should expect too much.

G. F., Norwood, Ont. I am afraid there is not very much that you can do at the present time. As a shareholder, you are a part owner of the company, and if the dividends are not earned by the company you have no claims nor any legal means of collecting them. You are, however, entitled to notice of the annual meeting in time, and also to a copy of the annual statement. As a shareholder you also have the right to examine the books of the company at any time, and can take your own auditor along if you so desire. The fox farming industry, like practically all other businesses, has been quite badly hit by the depression. Prices of pelts have gone down very severely and prices obtained by breeders this year have been very materially lower than for many years past. There is, also, quite a degree of hazard in the business as the foxes are temperamental and often breeders experience severe losses due to these and other causes.

G. J., Oak Bay, B.C. I think that your best course would be to continue to hold your REPUBLIC OF CHILE bonds rather than to accept present depressed prices. Chile has been severely hit by the current depression and the government, in common with many others, is currently experiencing an inability to balance its budget. I do think, however, that the foreign obligations of the country will be met in full, both with respect to principal and interest.

C. W., Vancouver, B.C. I cannot see a great deal of attraction at current prices for the common stock of COMMERCIAL SOLVENTS CORPORATION. It is possible that this stock might reflect any general appreciation on the market which might occur with the expected fall upturn in business, but the outlook for the winter months on the market does not seem to augur any great strength. Certainly I do not know of any features with respect to Commercial Solvents itself which lead the expectation of any major appreciation. For the six months ended June 30th, 1931, net income of the company declined 21 per cent to 46 cents a share as compared with 60 cents a share in the corresponding period of 1930. Over the balance of the current year the outlook seems to be for a continuation of restricted earnings.

E. E., Toronto, Ont. I think your client would be best advised to retain her class "A" stock of CANADA WIRE-BOND BOXES rather than selling at current low quotations and taking the loss. The dividend on the class "A" stock is cumulative. No doubt you have seen the company's recent annual report which showed quite a decline in earnings during 1930. Earnings were equivalent to \$1.92 a share on the class "A" stock as against \$2.18 the year before, but the "A" stock was reduced from 90,000 shares in the previous year to 76,000 in 1930. Earnings decline is naturally explainable by the business depression, but the company also showed a decline in working capital position. Nevertheless during the year mortgages were reduced from \$90,000 to \$60,000 and 14,000 of the class "A" shares retired. It is quite possible that earnings during the current year may continue at a lower rate. Nevertheless, I think the company is in a sufficiently strong position to weather the storm.

W. M., Kitchener, Ont. In my opinion stock of the THORBURN TIRE AND RUBBER COMPANY LIMITED is certainly not an investment, but is decidedly speculative. The company has yet to prove that it can operate as a commercial success. It plans to manufacture a patented automobile tire of the non-pneumatic type, constructed in such a manner that it may be used in the place of solid tires. The Highways Department does not permit the use of solid tires, and I understand that so far the company has been unable to obtain a pneumatic tire classification in Ontario, and that consequently its sales volume has been very small. This would certainly seem to be a major objection, as if tires of the type manufactured by the company are not permitted to be used, there seems to be little hope of profitable operation.

COSTS MUST COME DOWN

(Continued from Page 21)

of wheat acreage, but no details were supplied as to how these reductions were to be carried out.

THE position now is that the export wheat of any country is subject to the laws of international competition, that price will be the determining factor in sales, in the absence of preferential bargaining. With hopes of international action to ensure orderly marketing of wheat temporarily destroyed it remains for Canada to follow an individualistic policy, based on the idea that the yield of wheat per acre and the expenses of production are the two most important items.

The objective of gross money yield per acre must give place to the consideration of means by which may be obtained the highest net profit per acre, for it is only by following such a policy—in the absence of crop failures or preferential bargaining—that existing markets will be held in the face of strong competition, new markets developed, and a reasonable margin of profit ensured.

If such a margin of profit can be made by increased yield per acre and reduced costs it will be equivalent to a rise in the market price of wheat, under present conditions, and farmer purchasing power will thus be considerably aided, thus giving new life to the purely industrial centres, and starting in Canada the snowball of prosperity on its very essential journey. To be dominated by a policy of laissez-faire is to invite further bankruptcies, extensive poverty and hardship in agricultural and industrial centres, and a continuance of this present economic depression.

The problem that is facing industrialists is no less difficult of solution than the problem that is facing agriculture. It is, in like manner, one of reducing costs to stimulate buying power. The position of the industrialist was explained in the example mentioned early in this article. Falling commodity prices have

knocked the bottom out of his market and seriously restricted profitable sales.

THE views of the three chief central banks of the world were expressed during the early part of this year by Dr. Sprague, economic advisor to the Bank of England, after a visit to New York. He declared that the slump is being prolonged by the disequilibrium of prices and that the business world would recover only when the prices of manufactured goods were readjusted to the new price level of agricultural products.

Since wages form the major part of production costs readjustment would involve a general wage reduction policy; while fixed money charges on industry would of necessity have to be reduced. It is not, however, wholly justifiable to believe that the new price level of agricultural products is to be permanent. That it will last for some time is obvious but for how long one dare not hazard a guess. Some reduction in the production costs of industry is, however, inevitable.

Past economic recessions have been met by first reducing wage costs, but the present structure of industry is such that a wage reduction is no longer the first step of the harassed industrialist. Opinion in industry is tending more and more toward the belief that any act which reduces the purchasing power of the consumer is harmful to industry and must be avoided, or enforced only as a last resort in the attempt to reduce production expenses.

The issue now is one of reducing the price of the finished product in accordance with the decrease in raw material value, and bound up with this issue is the question of whether during the process the general wage level should be lowered. We may logically ask ourselves if everything necessary has been done to reduce costs apart from wage reductions; also, if we are prepared to deliberately lower a standard of living which is the pride of this Western

civilisation, and if we desire a continuance of the tariff protection that is based on maintaining this standard of living.

NOT until every avenue relating to those fixed charges on industry other than wages has been explored with the view to effecting every possible economy in production ought a general reduction in wage rates be considered. Wage reductions in themselves lead to that discontent, and often disorder, which it is very desirable should be avoided at the present time; as it is the wage rates in several industries in this country are low enough already.

Rather is it more essential to reduce production costs by the means that rationalisation affords; by the allocation of production to those mines and factories most favourably situated and equipped; by the use of every labour-saving and every power saving device which, together with the elimination of every unnecessary link in the chain of distribution, results in a vital saving in the ratio of costs to output.

Rationalisation means concentration on scientific research, the employment of the latest plant and inventions, and the scrapping of obsolete equipment. In the purchasing of raw materials, in transport, in advertising and selling it means unification and economy. It implies the elimination of unnecessary competition and the creation of sectional units in an industry; units that realise the consumers' interests are as their own, and that only so long as the consumer is prosperous can satisfactory balance-sheets be produced.

The wide disparity between the raw commodity price level and the price level of manufactured goods must be reduced before a substantial measure of prosperity can be attained, and both the agriculturist and the industrialist must do a fair share of the re-organization work but at the same time maintain the standard of living of the people of this country.

Canada Guaranteed Bonds to Yield 4.61%

Investors may obtain, through the new Dominion of Canada Guaranteed 4½% bonds (Issued by C.N.R.), a security with many attractive features.

1. Strength—the unconditional guarantee of the Dominion of Canada.
2. Convenience—principal and interest payable in three countries—Canada (principal cities), London, England and New York.
3. A twenty-year term—maturity in 1951.

These bonds have been very favourably received throughout Canada and United States.

Price: 98.50 and interest, yielding 4.61%.
 (Plus Transfer Tax)

Wood, Gundy & Company Limited

Toronto Montreal Winnipeg
 Vancouver New York London, Eng.

Canadian National Railway Company

4½% Bonds due September 1st, 1951
 (Non-Callable)

Guaranteed unconditionally by the Government of the Dominion of Canada as to both principal and interest.

PRICE: 98½, yielding 4.61%
 (Plus accrued interest and transfer tax)

R. A. DALY & CO. LIMITED

80 KING STREET WEST
 TORONTO

A. E. OSLER & COMPANY

Established 1886

MEMBERS TORONTO STOCK EXCHANGE

Orders Executed in Mining and Industrial Stocks on All Exchanges

Osler Bldg., 11 Jordan St., Toronto (2)

Elgin 3461

EFFICIENCY

that actually saves money for you

The Canadian Bank of Commerce was pleased recently to receive a letter from a customer in which he said:

"Your collection service has proved so efficient, so quick in its operations, that our direct borrowings have been reduced. Our savings in interest, as a result, in the course of a year have been substantial."

Efficiency such as this is the aim of The Canadian Bank of Commerce.

On this basis of efficiency, of interested personnel, of capable organization, we ask for your account.

You will be welcomed at any one of the 800 branches of

THE CANADIAN BANK OF COMMERCE

Capital Paid Up - 30 Million Dollars
 Reserve Fund - 30 Million Dollars
 One of the world's largest and strongest Banks.

CAS 3

WELLINGTON FIRE INSURANCE COMPANY



Established 1840
"One of the Oldest Canadian Companies"

President: E. B. STOCKDALE
Vice-President: H. BEGG
Managing Director: H. BEGG

Directors:
H. C. SCHOLFIELD, M.P.P., W. R. BEGG
S. C. ROBINSON, M.P., HARRY C. EDGAR
W. E. BUCKINGHAM, E. J. HAYES

Secretary: J. G. HUTCHINSON
Assistant-Secretary: W. H. BURCOMBE
Superintendent of Agencies: GEORGE A. GORDON

HEAD OFFICE
11-24 Toronto St., TORONTO
Insurance Exchange Bldg.

MUTUAL RELIEF

AGE STRENGTH EXPERIENCE

are behind each Mutual Relief Policy

SINCE its founding in 1874, the Mutual Relief Life Insurance Company has followed a rigid policy of conservative investment and sound economy in management.

The present strong position of the Company indicates how completely these policies are now being followed. Complete information of the present position of the Company will be furnished upon request.

Every Policyholder is a Shareholder

MUTUAL RELIEF

LIFE INSURANCE COMPANY
KINGSTON, ONT.

President, J. C. CONNELL, M.A., M.D., LL.D.,
Vice-President and General Manager,
A. J. MEIKLEJOHN, B.A., C.L.U.



Toronto Agents,
PYKE, THOMPSON & COX
53 Yonge St.



BRIGHT SPOTS

Assets now over \$10,000,000.00.

Cash income for the first seven months of this year exceeds that of the same period last year.

Investigate; satisfy yourself that a Monarch Life Policy provides protection and a safeguarded investment.

MONARCH LIFE
ASSURANCE COMPANY
HEAD OFFICE—WINNIPEG



Concerning Insurance

Solving Financial Problems

How Insurance May Be Utilized to Furnish the Solution Required in Many Cases

By GEORGE GILBERT

AT THE present juncture life insurance undoubtedly affords the cheapest and safest solution for some of the most pressing problems of business and professional men and women. But many of those who might otherwise be interested in utilizing it for this purpose do not care to discuss the intimate details of their financial affairs with the rank and file of insurance salesmen who canvass them for business.

However, whether life insurance will meet a person's present requirements in the way of family protection, estate building or estate rehabilitation may be largely determined without disclosing to anybody information which it is desired to keep to oneself.

By a simple calculation it is possible to ascertain if your problem is one which can be best and most easily solved by means of insurance. All that is necessary is to take a sheet of paper and write down the answers to two questions. First put down the percentage of your present total income which you feel it is necessary to have continued permanently when you pass out of the picture either by retirement or by earlier death. Below that put the percentage of your present total income which is derived from sources that will continue as long as the need lasts, independent of your earning power. In so far as the former percentage exceeds the latter, it denotes the extent of the financial problem to be solved.

There are two ways of securing an immediate solution. One, is to purchase high grade bonds or other securities, the yield on which will provide the income required; and the other, is to buy enough life insurance to make up the deficiency disclosed.

For the great majority, of course, the only solution available is the insurance one, as few people have sufficient idle money at their command just now for the purchase of high class securities in the amounts required. On the other hand, most business and professional persons can afford to take advantage of the solution which insurance offers, as it reverses the usual process of investment, so to speak, in that you secure at once a proprietary interest in the principal by the payment of a low rate of interest on it, whereas in the purchase of a bond or other security you part with the principal in order to secure the interest yield.

Take the case of a business or professional man, age 35 or 40, with an annual income of around \$10,000, and a wife and two children. He owns a home valued at \$15,000 on which there is a mortgage of \$6,000 or so. Living expenses absorb about \$8,000 of his income. He has a savings bank account of \$2,000 and stocks and bonds worth, at current quotations, perhaps \$4,000. He carries \$10,000 of ordinary life insurance payable to his wife in a lump sum.

It is evident that the economic life value of such a man in dollars and cents to himself and his family is around \$100,000. At present the net value of his estate is \$25,000, leaving \$75,000 in excess

value to be created in some way, as the income from such an amount will be required either by himself on retirement or by his family if he should not live out the usual life span.

For a present annual outlay of a little more than 3½% of the principal sum he can secure an insurance policy which will mature for \$75,000 and profits at age 65 or prior death, with a disability clause on \$50,000 of this amount, providing waiver of premium payments and a monthly income in case he is disabled before reaching that age.

This would give him, outside of his home, an approximate estate of \$90,000. Under a property and life insurance trust agreement, he can arrange to have \$11,000 of his insurance paid in a lump sum, \$5,000 to be used to cover taxes, expenses of last illness, burial costs, debts, etc., and \$6,000 to be used to pay off mortgage on home.

There would then be left a fund of \$79,000, and he could direct that it be used to provide a monthly income of about \$325 until the children are ready for college, when it could be stipulated that the income be increased so that each child may have \$75 or \$100 per month for the four years of college training or for a longer period if they should take up special work. The wife should have the privilege of drawing on the principal to a certain extent in case of sickness or emergencies.

It could also be arranged that after the children have finished college, all that remains of the fund over \$50,000 should be divided equally among the children, or held in trust for them until they reach a certain age, the interest only being paid in the meantime. The wife's share, \$50,000, should be held intact and interest paid until she reaches age 55, when she should have the privilege of taking a life annuity, or, if she desires, take only the interest and pass the principal on to the children at her death.

Should the insured himself survive to age 65, he will have more than \$75,000 in cash, which would provide a life annuity of about \$7,500 per year, or a joint and survivorship annuity for himself and his wife of approximately \$6,000 per year, in which event both he and his wife would be provided for as long as they lived.

Under existing conditions, insurance unquestionably presents the best solution available for the main problem confronting most people in business and professional life—that of making adequate provision for those dependent on them and at the same time taking care of their own requirements for financial independence when they reach retirement age.

INSURANCE INQUIRIES

Editor, Concerning Insurance:

Are the following insurance companies safe? Bankers & Traders Insurance Co., National Fire Insurance Co., Canada National Fire Insurance Co., of Paris, Lumbermens Insurance Co. of Philadelphia, Fire Insurance Co. of Canada.

—W. F. G., Ladner, B.C.

Bankers and Traders Insurance Co. Ltd., Canada National Fire Insurance Co., La Nationale of Paris, Lumbermens Insurance Co. of Philadelphia, and Fire Insurance Co. of Canada are all regularly licensed and safe to insure with.

They have deposits with the government at Ottawa for the protection of policyholders, as follows: Bankers and Traders, \$113,533; Canada National, \$82,000; La Nationale, \$793,067; Lumbermens of Philadelphia, \$90,000; Fire of Canada, \$119,510.

Editor, Concerning Insurance:

Kindly inform me if you think the Wawanesa Mutual is a good and safe company for some of our insurance. They have an agency here now and if safe we would like to place a little of our insurance with them. Your reply by return mail would be very much appreciated.

—A. F. B., Wallaceburg, Ont.

Wawanesa Mutual Insurance Company formerly operated under Manitoba charter and license, having been incorporated in Manitoba in 1896. It now operates under



DIES IN PARIS

The late Archibald F. C. Fiske, Second Vice-President of The Metropolitan Life, and former Canadian Manager of the Company, whose death occurred suddenly in Paris, France, recently from an acute attack of diabetes.

Dominion charter and license and has a deposit with the government at Ottawa of \$219,000 for the protection of policyholders.

At December 31, 1930, its total assets, according to Government figures, were \$1,430,854.32, while its total liabilities amounted to \$470,403.53, showing a surplus over all liabilities of \$960,450.79. The company is in a strong financial position, and is safe to insure with for the class of insurance transacted.

Editor, Concerning Insurance:

re The Portage la Prairie Mutual Insurance Co.

A client of ours has been solicited to take the agency of the above company. Before entering into an agency agreement with this company, he naturally wishes to be certain that any insurance placed with this company is safe and can be relied on by the person insured.

Would you be good enough to let us have your views on this point.

—D. H., Fort Saskatchewan, Alta.

Portage la Prairie Mutual Insurance Co., has been in business since 1884, and until last year it operated under Provincial charter and license. It now has a Dominion charter and license, and a deposit with the Government at Ottawa of \$230,291 for the protection of policyholders.

At the end of 1930 its total assets were \$644,442.36, showing a surplus of assets over liabilities of \$594,065.90. Its total income in 1930 was \$352,215.01, while its total expenditure was \$309,569.47. The underwriting gain for the year was \$10,668.94.

As the business and financial position of the company is sound, it is safe to insure with for the class of insurance transacted. Under its present charter, all the assets of the company, including the deposit or premium notes given by policyholders, are liable for losses occurring on all the policies of the company. A policyholder is liable for any loss or claim against the company to the extent of the amount unpaid either upon his premium note or upon his cash premium and no more. It is provided, in case of the winding up of the company, that if the tangible assets are insufficient to pay the liabilities in full, an assessment may be made on the policyholders in respect of their premium notes to an amount not exceeding the unpaid balance of such notes.

Editor, Concerning Insurance:

Would you kindly advise me as to the financial standing, government deposit, and whether it is safe to insure with—the Canadian General Insurance Co., Federal Bldg., Toronto.

—J. S., Brooklyn, Ont.

Canadian General Insurance Company has been in business since 1908, and operates under Dominion charter and license. It has a deposit with the Government at Ottawa of \$259,000 for the protection of policyholders.

At the end of 1930 its total assets were \$1,318,554.30, while its total liabilities except capital amounted to \$445,774.99, showing a surplus as regards policyholders of \$872,779.31. Over the paid up capital of \$500,000 and all liabilities there was a net surplus of \$372,779.31.

Accordingly, the company is in a strong financial position, and is safe to insure with.

Editor, Concerning Insurance:

Is the Sun Insurance Office, Limited, Wellington St., East, Toronto, safe for fire insurance?

—O. J. M., Islington, Ont.

Sun Insurance Office, Limited, with head office for Canada at 15 Wellington St., East, Toronto, is

Time Waits For No Man:

But it loses its menace when your life is assured. Here are some of the things that life assurance can do for you:

Make certain a monthly income for your later years. Continue the comforts of life to which they are accustomed for your wife and children, regardless of when you are taken away.

Guarantee funds for the education of your children, and thus make sure of their future position in life.

Insure that your value to your business may be given cash form when you are no longer with it.

The Sun Life of Canada has a policy to cover every need. See one of our representatives.

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE—MONTREAL

Shaw & Begg, Limited

ESTABLISHED 1885

SECURITY — STABILITY — SERVICE

Canadian Managers for the following substantial Non-Board Insurance Companies:

WELLINGTON FIRE INSURANCE COMPANY Established 1840	Assets \$ 501,783.80
FEDERAL FIRE INSURANCE COMPANY OF CANADA Established 1922	Assets \$ 401,876.05
MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK Established 1910	Assets \$13,201,454.00
STUYVESANT FIRE INSURANCE COMPANY Established 1850	Assets \$ 4,284,267.00
PACIFIC FIRE INSURANCE COMPANY Established 1851	Assets \$ 6,234,552.42
NEW JERSEY INSURANCE COMPANY Established 1910	Assets \$ 3,857,350.92
MILLERS NATIONAL INSURANCE COMPANY Established 1865	Assets \$ 5,793,145.50
LUMBERMENS INSURANCE COMPANY Established 1873	Assets \$ 4,864,127.36
STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY Established 1835	Assets \$ 885,414.19
COSMOPOLITAN FIRE INSURANCE COMPANY, NEW YORK Established 1911	Assets \$ 2,640,126.03
AMERICAN AUTOMOBILE INSURANCE COMPANIES Established 1911	Assets \$13,428,239.40
LLOYDS CASUALTY COMPANY Established 1882	Assets \$ 6,434,501.97

Applications for Agencies invited and brokerage lines solicited from agents requiring non-board facilities

INSURANCE EXCHANGE BUILDING

11-24 TORONTO ST., TORONTO, ONT.

H. BEGG, President and Manager

NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON

HEAD OFFICE FOR CANADA: HAMILTON, ONTARIO

Writing Fire and Automobile Insurance at Cost
Assets \$5,010,673.96

ALL POLICIES NON ASSESSABLE
PAYING DIVIDENDS RANGING FROM 25% TO 40%

Branch Offices:

Toronto, Ottawa, Vancouver, Victoria, Edmonton, Calgary, Saskatoon, Winnipeg, Montreal, Quebec City, St. John, Halifax, and Charlottetown.

SENECA JONES & SON

GENERAL AGENTS FOR

MILL OWNERS MUTUAL FIRE INSURANCE CO. OF IOWA

Specializing in

FIRE, TORNADO AND SPRINKLER LEAKAGE INSURANCE

PRESENT RATES OF DIVIDEND 25% to 30%

Inquiries from established agencies in every Province invited.

Canadian Head Office - - - Hamilton, Ontario

The Canada National Fire Insurance Company

Head Office, WINNIPEG, MAN.

A Canadian Company Investing its Funds in Canada.

President, J. B. COYNE, K.C., Winnipeg, Man.

First Vice-President, T. S. McPHERSON, Victoria, B.C.

Second Vice-President, ALLAN S. BOND, Winnipeg, Man.

Application for Agencies Invited

Toronto Office: 205 Brock Building

WALTER J. STEER, Branch Manager

Policyholder's Dividends

The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

The Western Empire Life Assurance Co. -:- WINNIPEG, MAN.

W. R. HOUGHTON, President



HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

NIAGARA FIRE INSURANCE COY.

INCORPORATED 1850

ASSETS

\$27,983,349.71

Canadian Department

W. E. BALDWIN, MANAGER

MONTREAL

The Ocean Accident & Guarantee Corporation, Limited
 Canadian Head Office:
 Federal Building, Richmond & Sheppard Streets, TORONTO
 Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,
 Guarantee Bonds, Fire, Boiler, Electrical Machinery.
J. A. MINGAY, Manager for Canada
 Applications for Agencies Invited

THE Employers' Liability Assurance Corporation, Limited
 of London, England
 Offices: Toronto—Montreal
 Automobile, Accident, Sickness, Liability, Guarantee Bonds,
 Plate Glass, Burglary, Boiler and Fire.
JOHN JENKINS, General Manager
 For Canada and Newfoundland
 APPLICATIONS FOR AGENCIES INVITED
 Branches: Winnipeg Calgary Vancouver Ottawa

We offer every facility to both the Assured and the Agent—
 satisfying the growing demand for purely Canadian Insurance.
The Casualty Company of Canada
 OF TORONTO
 Everything but Life Insurance—Agency Correspondence invited.
 COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

Canada's Finances

Are as Sound as You Make Them

Never mind the rest of the world . . . Let's make Canada prosper. The finances of Canada can be kept sound if Canadians will spend their money in their own country. Canadian Insurance Institutions are not excelled by any in the world, and it is a wise and patriotic thing to take out all insurance with an all-Canadian Company, like the Dominion of Canada General Insurance Company—writing all lines of Accident, Automobile, Life, Fire, Health, Boiler, Liability, etc.

Reliable Agents Wanted

THE Dominion of Canada General Insurance Company

Head Office: 26 Adelaide St. West, Toronto, Ont.

Claims Paid Exceed \$8,000,000.

BRANCH OFFICES IN LONDON, ONT. AND OTTAWA, ONT.

The Protective Association of Canada

Established 1907

Assets \$348,403.50, surplus to policyholders \$157,457.70

The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively

Agents in all Principal Cities and Towns in Canada

E. E. GLEASON, Pres. & Gen. Mgr. J. G. FULLER, Secy., Asst. Mgr.

Non-Assessable Policies at Lower Rates

Over \$250,000.00 deposited with the Dominion Superintendent of Insurance.
 It will pay you to write the Fire, Automobile, Plate Glass, Burglary and Windstorm Policies of Western Canada's Oldest Mutual. Inquire.
ASSETS EXCEED \$1,500,000.00
 Wide distribution of risks. Reinsurance treaties with Lloyds, of London, Eng.

The Portage la Prairie Mutual Insurance Company

Organized 1884
 Dominion License
 HEAD OFFICE—PORTAGE LA PRAIRIE—STRAITTON WHITAKER, Manager
 ONTARIO—Dominion Bank Bldg., Toronto. BRITISH COLUMBIA—Commerce Bldg., Vancouver

THE OLDEST INSURANCE OFFICE IN THE WORLD

Sun Insurance Office LIMITED
 LONDON ENGLAND
 FOUNDED A.D. 1710
 ROBERT LYNCH STALLING, MANAGER FOR CANADA
 HEAD OFFICE FOR CANADA
 FIRE AND CASUALTY
 SUN BUILDING TORONTO
EVERYONE NEEDS THE SUN

When You Can't Save

Your ability to save ceases when you die. Suppose this happens before you have saved enough to enable your family to maintain even a modest scale of living. A Crown Life Policy will guarantee them both what you saved and what you hoped to save.

Talk it over with a Crown Life Man

CROWN LIFE INSURANCE COMPANY

Toronto Branch Offices:
 Crown Life Bldg., 55-59 Yonge Street,
 TORONTO, CANADA

one of the oldest and strongest fire insurance companies in the business. It was organized in 1716, and has been doing business in Canada since 1892. It is regularly licensed and has a deposit with the Government at Ottawa of \$1,190,664 for the protection of Canadian policyholders.

At the end of 1930 its total assets in this country were \$1,396,466.12, while its total liabilities here amounted to \$748,576.98, showing a surplus in Canada of \$647,889.14. Policyholders are accordingly amply protected, and the company enjoys an excellent reputation for fair and prompt settlement of claims.

HUDSON BAY ROUTE

(Continued from Page 21)

which has been pretty much of a white elephant ever since.

It is safe to assume that the Hudson Bay route will prosper only so far as it is able to compete on even, or better terms with established transcontinental rail and steamboat routes, which must and will continue to operate. To what extent the Churchill port will be able to divert traffic from these well organized national transportation systems, business producing cities and towns, remains an interesting question.

The Panama Canal has been able to develop an enormous and profitable trade route because of favored conditions not in evidence in the new short-line to Europe, which starts under three serious handicaps: a brief and uncertain season, due to Arctic influences; high insurance rates, and lack of population at ports of call en route and territory to be served.

Business goes where business is. The cold-blooded analytical judgments of the commercial world now replace the fantastic assurances of the politicians and promoters, who have long pictured the Hudson Bay route as a promised godsend to the prairie provinces—especially Manitoba and Saskatchewan. Alberta is now relying more and more on the Vancouver port—open every day of the year.

THERE is nothing to be gained by a repetition of admitted obstacles which prevail at Fort Churchill. These were all covered at length in numerous articles in SATURDAY NIGHT within recent years. Our main campaign hedged around the desirability of deserting Nelson in favor of Churchill's natural land-locked harbor, where vessels may at least rest safely from storms. The wisdom of that change is generally recognized. Now that the port is open for business everyone will join in hoping that the costly undertaking will justify itself.

It is fitting that a strong delegation of the Canadian Chamber of Commerce should be the first official party of any consequence to visit the new port, and witness an entry of the first grain in quantity through the new elevator. This historic event marks the beginning of the last great pioneering era in Northwestern Canada. It is safe to assume that vast stretches of undeveloped territory in Northern Manitoba and Saskatchewan could provide inspiration for hundreds of thousands of people in years to come—who are not afraid of hard work. These avenues should provide means of relieving unemployment through a practical back-to-the-land movement.

Oceanic ramifications provide the real gamble, owing to climatic and arctic environments, particularly in the straits. Promoters of the short northern route point out that wheat shipped through the Bay port must mean lower freight rates, because of reduced mileage. In substantiation it is pointed out that the distance from Winnipeg to Liverpool, via Montreal, is 4,228 miles. It is only 3,626 miles via Churchill, and the rail haul is cut down by 805 miles. Regina is even more fortunate. By way of Montreal that city has been 4,532 miles from Liverpool. But the Churchill route brings the Saskatchewan capital 949 miles nearer the British port.

On paper, and in theory, it has been possible to paint an attractive picture, as a means of solving the long standing western freight rates controversy. That is one great hope. Other things being equal there should be sound logic to this line of argument. But are they? It has been claimed that a saving in foreign marketing costs on grain will make the prairie farmer a happier individual. Theoretically it should, but in reality it may not—for reasons worth while considering.

It is common knowledge that there has been no particular rush so far by the grain shipping trade to profit by the advantages suggested for Churchill. The specially selected test shipments of wheat are being made through some arrangement between the Dominion Government and officials of the pool, who are doubtless assured against loss through insurance,

freight and covering charges. Being more or less in the grain business now the government is best able to take such chances.

THE test may prove much, or it may prove nothing of practical value. For over two hundred years the Hudson's Bay Company steamers have entered Churchill harbor at some time during the safe season, so the arrival of two tramp vessels, said to be chartered by the government, by no means sets a new precedent. It has been announced that only certain grades of wheat are being sent out in the test shipments, all carefully pre-arranged. That is fine, so far as it goes, but it really does not mean so much as the public might be led to believe.

Shipping grain in a world market has become a highly competitive and sensitized business, where overhead costs must be reduced to a minimum, coupled with ability to deliver or demand throughout the year. So far as the west and international trade are concerned Fort Churchill must compete with Fort William and Port Arthur and Vancouver—on at least an equal basis to be even attractive. The acid test of a comparison is illuminating.

Vancouver harbor is open the year round, has ample elevator facilities, and is supported largely by Alberta shippers. Fort William and Port Arthur are recognized as the most important grain shipping centres in America, with some thirty-five terminal elevators. The water route is open about eight months, with more than sufficient Canadian and American steamers competing for business. When navigation closes grain may be moved any day over two transcontinental railways to eastern ports. There is no danger of a tie-up, through lack of transportation facilities in winter or summer, and overhead costs and interchanging co-operative arrangements have been worked out gradually to the greatest possible advantage for all concerned.

Fort Churchill harbor and Hudson Straits are open for navigation, it is estimated, from three, four or five months each year, at most, and has one elevator—but, of course, more will follow if the outlook warrants. August first is considered the earliest opening date, so five months are overly optimistic. Granting that the elements permit even five months for boats to come and go, which is doubtful, seven months of each year remain, in which grain stored in elevators—if that is permitted to any extent—would become "frozen assets". It would not be possible to ship out again by train, because of the cost, and carrying charges for at least seven months become inescapable—unless the Dominion Government carries the load.

Imagine a foreign importer cabling a grain dealer for one hundred thousand bushels of wheat, for delivery on a date specified. If stored at Churchill, after navigation closed, the exporter would have to reply expressing appreciation for order, but the cargo happens to be unavoidably tied up for seven months. Would he mind waiting that long? Modern methods in buying and selling are not worked on that basis. This is merely one of many handicaps shouldered by Manitoba's new seaport, overlooked by enthusiastic promoters.

CONSIDER the matter of grades in shipping grain. Fort Churchill has a new elevator, equipped with all possible time-saving machinery. This edifice is said to have provision for about three hundred bins, to take care of the various grades of grain assigned by Government inspectors. The unsophisticated reader would naturally deem this ample for all purposes, and decide that the new terminal is all set for big business. In reality such is not the case.

The average layman knows that in wheat there is number one hard; one, two and three Northern wheat; number four wheat, and so on. But very few outside of the trade realize that in one abnormal year Canada has produced over twenty-five hundred grades of wheat. When the large number of coarse grain grades are added to

(Continued on Page 28)

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$7,225,825

100 WILLIAM STREET NEW YORK CITY

RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA

H. A. JOSELYN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS

MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO

MURPHY, LOVE, HAMILTON and BASCOM

R. Y. HUNTER, Resident Partner, MONTREAL

OSLER, HAMMOND and NANTON, Ltd., WINNIPEG

ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.

FRANK R. FAIRWEATHER & Company, ST. JOHN, N.B.

The General Accident Assurance Company of Canada

HEAD OFFICE—TORONTO

No company is equipped to give greater service to an agent - - - almost every known risk covered, except life. A few additional agents are required.

THOS. H. HALL, Managing Director.

W. A. BARRINGTON, Director.

"World's Greatest Automobile Mutual"

Cash Assets Over \$15,000,000

Policyholders' Surplus Over \$3,100,000

Prompt, Fair Claim Service Everywhere

Dividend Savings Paid 25%

Lumbermens Mutual Casualty Company

410 Lumsden Building—TORONTO—ELgin 7207

UNIVERSAL INSURANCE COMPANY

J. H. RIDDEL, Manager for Canada

NEWARK NEW JERSEY



SAMUEL BIRD, President

Head Office for Canada

REFORD BLDG., TORONTO

FIRE INLAND TRANSPORTATION MARINE

1866 SIXTY FOUR YEARS AN INSURANCE INSTITUTION 1930

SVEA

FIRE & LIFE INSURANCE COMPANY

TOTAL RESOURCES EXCEED \$30,000,000

FIRE AND ALLIED LINES

MURPHY, LOVE, HAMILTON and BASCOM PROVINCIAL AGENTS

DOMINION BANK BLDG., KING & YONGE STS., TORONTO

Applications for Agencies Invited

ALLIANCE ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Established 1824

ASSETS INCLUDING LIFE FUNDS EXCEED \$150,000,000

FIRE - AUTOMOBILE - CASUALTY

Head Office for Canada—MONTREAL—E. E. KENYON, Manager

Applications for Agencies Invited

Toronto General Agent—Alfred W. Smith, Sen. & Ridout, Ltd.—36 Toronto Street—Telephone EL 5445

PROPERTY MANAGEMENT

CITY HOMES—RENTALS—FARM LANDS

INSURANCE

FIRE—CASUALTY—ACCIDENT—BURGLARY—AVIATION

FINANCIAL AGENTS

MORTGAGES—AGREEMENTS FOR SALE—LOANS

WEBER BROS. AGENCIES Ltd.

Edmonton Credit Building, - EDMONTON, ALBERTA

The Wawanesa Mutual Insurance Co.

HEAD OFFICE—WAWANESA, MAN.

Operating in Quebec, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia

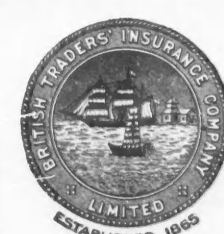
FIRE AUTOMOBILE WINDSTORM

Insurance in force over \$200,000,000.00

Total Assets over 3,000,000.00

Agents required in Ontario

Write 2 Toronto Street, Toronto



British Traders' Insurance Company Limited

FIRE MARINE

AUTOMOBILE

Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.

Columbia Insurance Company

NEW JERSEY

WITH WHICH IS ASSOCIATED THE PHOENIX ASSURANCE CO., LTD., OF LONDON, ENGLAND.

J. B. Paterson, Manager Wm. Lawrie, Deputy Assistant Manager C. W. C. Tyre, Assistant Manager

HEAD OFFICE, CANADA, 480 ST. FRANCOIS XAVIER ST., MONTREAL

FINANCIAL PRINTING

Prospectuses
Bulletins
Annual Reports
House Publications
Investment Lists
Day and Night
Service

SATURDAY NIGHT PRESS

73 Richmond St. West
Telephone Ad. 7361

WARS AND DEPRESSIONS

War Pushes Commodity Prices Up Sharply, and Subsequent Deflation Inevitably Produces Business Depression

THIS depression, and that of 1921, will probably be discussed in future economic histories as holding important places among the major sequences of the World War. Students of our own business history, says the Cleveland Trust Company Bulletin (edited by Colonel Leonard P. Ayres), will note that we had a primary and a secondary post-war depression following the War of 1812, again a primary and secondary post-war depression following the Civil War, and now once more a primary and a secondary post-war depression following the World War.

Moreover, these pairs of post-war depressions have had certain definite characteristics in common that appear to indicate that they have formed parts of a specialized

pattern that business activity follows after all great wars.

It is not the event of war that shapes the patterns, but rather the fact that great wars cause sudden and extreme advances in commodity prices. It is this sudden price advance which largely determines the nature and sequence of the business cycles of the following 20 years or so. Since sudden advances in the general levels of commodity prices seldom come except in time of war, the special pattern of business we are considering may be thought of as restricted to post-war periods.

In broad general terms we may think of all the people in the world as being divided into two great classes. In the first class are the people who live in the country, and earn their livelihoods by extracting valuable things from the earth through agriculture, mining, lumbering, and fishing. In the second class are those who live in towns and cities, and support themselves by taking the things produced by the country dwellers and fabricating them, and trading in them.

WHEN war comes, and commodity prices mount, the prompt result is a great wave of prosperity for the farmers. For some time their production costs increase but little, and the increases in the prices received for crops are almost all profit. Under such conditions of very rapid price advances, the doubling of the amount received for a crop of given size may well result in a tenfold increase in farmer profits.

The next development is a great speculation in farm lands, the plowing up of additional fields, the use of profits to buy more land, and a large increase in farm mortgages. Production is sharply stepped up.

This period proves rather difficult for the city dwellers, for while industry and trade are brisk, and everyone can find work, the cost of living is high, wages do not advance nearly so rapidly as prices, and industrial disputes are frequent as pay advances are demanded. However, toward the end of the war, or shortly thereafter, commodity prices reach their peak and turn down.

With the price deflation comes business depression for rural and

urban dwellers alike. After the Civil War this came in 1865, as soon as hostilities ceased, but after the World War the primary post-war depression did not come until 1921. With the depression comes a collapse of the farm land boom, and the farmers find themselves burdened with the heavy mortgages placed at the earlier high land prices.

WHEN this primary post-war price deflation and primary post-war depression have run their course, there ensues a period of urban prosperity. Food is now relatively cheap in the cities, for production has increased more rapidly than demand. Food constitutes a large part of the cost of living of the industrial workers, and when food prices decline more rapidly than wages the result is a period of hard times for the farmers, but of prosperity for city people.

The world was moving through such a period from the depression of 1921 to the end of the prosperity in 1929. Two characteristic developments mark a period of that sort. The first is a boom in city real estate, with great activity in building construction, stimulated not merely by the prevailing economic prosperity of the city dwellers, but also by the making up of the building shortages that accumulated during the previous war period of inflated prices. The other development is general speculation in almost everything except commodities.

A period of this sort can last a long time, but eventually it destroys itself. The real estate boom and the construction boom run to excesses. General speculation creates fictitious values. There comes a time when the country districts, with their diminished purchasing power, can no longer consume their normal proportion of the goods produced by the cities. Then comes a secondary decline in commodity prices, a collapse of city real estate values, and the secondary post-war depression, afflicting urban communities and country districts alike.

During this secondary depression wages, prices and profits for both city dwellers and country people are painfully jarred and jolted back into a working adjustment that enables the nation, or the nations, to make progress in the long task of paying off the accumulated indebtedness. The significance of these sequences has been commented upon by Professors Warren and Persons of Cornell University.

APPARENTLY it takes about 10 years for the developments that have been described to take place. The peak in commodity prices of the War of 1812 came in 1875, and the secondary depression was ushered in 10 years later by the panic of 1825. In the Civil War the peak of prices came in 1864, and the first full year of the secondary post-war depression was 1874. After the World War the peak of commodity prices was in 1920, and the first full year of the secondary depression was 1930. In each case there seems to have been the same sequence of (1) price inflation, (2) farm prosperity and farm land speculation, (3) price deflation and depression, (4) city prosperity and speculation, (5) secondary price deflation and secondary depression.

The same sequence has been followed before in earlier war and post-war periods, but this time the whole world is involved. Instead of thinking about it in terms of country districts and city populations, we must remember that this time it affects whole nations, and almost all nations, all over the world.

Our troubles are not the result of some mysterious and hitherto unsuspected weakness in our social system, nor can they be cured by adopting a five-year, or ten-year, or twenty-year plan of reorganization of our industries, our banks and our commerce. The true lesson of this depression is that we cannot afford any more great wars.

Trust Shares Offered

THE offering by Hanson Bros., Inc., of Cumulative Trust Shares, a fixed trust of the capital accumulation type, is of interest to all Canadian investors. Selection of this trust was made only after an exhaustive study of the entire fixed trust field and its of-



LOOKING CANADA OVER
Lt.-Col. J. P. Karslake, J.P., L.C.C., Director of the Hudson Bay Company, who arrived in Canada on board the Cunarder Alania to visit the company's offices throughout Canada.
—Cunard Photo.

fering follows the recent announcement of the New York Stock Exchange that members of the Exchange may participate in the distribution of its shares. Common stocks of 34 outstanding corporations make up the portfolio of the trust. The operations of this group of companies, including those of over 1,400 subsidiaries, are worldwide in scope and have especial significance for Canadian investors.

The primary purpose of the trust is accumulation of underlying shares. This is accomplished by holding large individual blocks of constituent stocks, ranging from 100 shares to 300 shares and by the unique treatment of stock purchase rights issued by underlying companies. Owing to the presence of 100 share lots of stock in the portfolio, stock dividends as small as 1% and in some cases 1/3 of 1% are retained, thus augmenting the size of the original commitment. All rights issued by underlying companies permitting stockholders to purchase additional shares of stock at a discount, are sold. Only the profits from such sales are distributed to trust shareholders, however. The remainder is used to buy additional full common shares of the issuing company. Distribution of capital is, therefore, reduced to a minimum and the trust is made to provide practically complete accumulation for its holders.

Holders of Cumulative Trust Shares may "cash" their certificates at any time through exercising their right to convert their shares into the market value of the deposited property applicable to them or through sale in the

open market. The shares are quoted in leading newspapers in the United States and Canada and the sponsors have maintained a bid price at approximately 5% below current asked prices.

Cumulative Trust Shares are sponsored by Distributors Group, Incorporated, an organization which has distributed more fixed trust shares than any other organization in the world. Distributors Group, Incorporated, is owned by a group of investment houses, banks, and bank affiliate companies located throughout the financial centres of the United States and in Canada, Great Britain and Continental Europe.



4 Reasons for 42 years of Successful Operation

1. Careful administration
2. Sound Investing
3. Aggressive Sales Policy
4. Clean-cut service to policy holders.

These four reasons tell in brief the interesting story of The Dominion Life rise to a place among the leaders in the Canadian Life Insurance field.

Assets \$25,237,678
Established in 1889

THE DOMINION LIFE ASSURANCE COMPANY
HEAD OFFICE - WATERLOO, ONTARIO

WESTERN GROCERS LTD.

Notice of Dividend

A dividend of one and three quarters per cent. (1 3/4%) on the Preference Stock of Western Grocers Limited, has been declared for the quarter ending September 30th, 1931, payable October 15th, 1931, to shareholders of record September 20th, 1931.

By order of the Board.

W. P. Riley,
President.

Winnipeg,
September 10th, 1931.

Canadian Pacific Railway Company Dividend Notice

At a meeting of the Board of Directors held today the following dividends were declared:—

On the Preference Stock, two per cent. for the half-year ended June 30, 1931; On the Ordinary Capital Stock, one and one-quarter per cent. for the quarter ended June 30, 1931, from railway revenues and special income.

Both dividends are payable October 1, 1931, to Stockholders of record at three p.m. on September 1, 1931.

By order of the Board,
ERNEST ALEXANDER,
Secretary.

Montreal, August 10, 1931.

Superb Style and Extra Value in Simpson's \$25 Suits and Topcoats

The Suits

Every suit with extra trousers. Dressy blue serges and Oxford greys, worsteds for business wear. Tailored excellently and finished in the renowned Simpson manner. At \$25.

The Topcoats

Simpson's \$25 line includes a fine range of Alpaca fleeces, tweeds and rich checkback fabrics in loose or close-fitting models. Excellent value at \$25.

NOTE: Suits and topcoats priced at \$15 or more may be purchased through the Home Lovers Club. First payment one-fourth and the balance in 3 equal monthly amounts, with no extra charge.

Simpsons—Second Floor

THE ROBERT SIMPSON COMPANY LIMITED

Province of Alberta

4 1/2% bonds, due 1st May, 1960
Price:—92.39 yielding 5 1/2%.

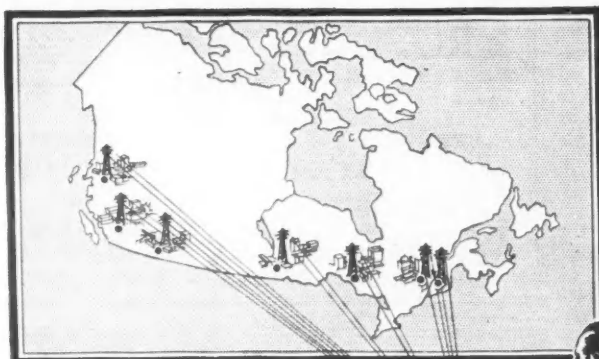
City of Edmonton and Calgary

5% bonds, various maturities
Basis to yield 5.20%.

W. Ross Alger Corporation Limited

Bonds, Stocks, Fire Insurance and Real Estate
9977 JASPER AVE., EDMONTON, ALTA.

POWER CORPORATION OF CANADA LIMITED



Management and Engineering

Power Corporation controls or is affiliated with leading hydro-electric properties in Quebec, Ontario, Manitoba, Alberta and British Columbia.

Through its Dominion-wide interests—its management and engineering services—and the activities of its industrial department in locating new industries in Canada—Power

Corporation enables the investor to participate in the united success of Canadian Public Utility development.

We recommend for conservative investment

POWER CORPORATION OF CANADA LIMITED

4 1/2% Thirty-year Convertible Debentures Series B
maturing March 1st, 1959

Price 87 1/2 to yield 5 3/8%
(Plus transfer tax)

NESBITT, THOMSON and Company Limited

Royal Bank Building, TORONTO

Hamilton Montreal Quebec Ottawa London, Ont.
Winnipeg Saskatoon Calgary Victoria Vancouver

Quarterly Dividend

Notice is hereby given that a dividend of 1 3/4% for the three months ending September 30th, 1931, has been declared upon the capital stock of this Company, payable October 1st, 1931.

C. D. HENDERSON,
General Manager.

Union Trust Company

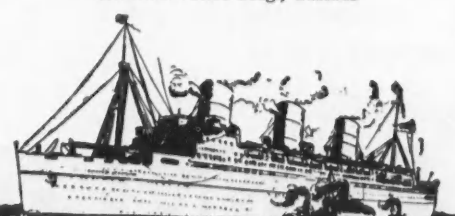
LIMITED
Richmond and Victoria Streets, Toronto

TO EUROPE BY Empress of Britain Tourist Class or Third Class

The gigantic, new size-speed-SPACE liner, "Empress of Britain," creates new standards of comfort—an added luxury of SPACE for each passenger, in Tourist Third Cabin and Third Class crossings to Europe. Larger, more commodious staterooms... more luxurious public rooms... added deck space for sports and recreation... two days of scenic grandeur down the short St. Lawrence Seaway... then only 3 short days of open sea to Cherbourg-Southampton on the "Empress of Britain."

Full information from your local agent or

J. BLACK MACKAY, General Agent
Canadian Pacific Bldg., Toronto



CANADIAN PACIFIC
WORLD'S GREATEST TRAVEL SYSTEM

DOMINION Textile Co. Limited
Notice of Preferred Stock Dividend
 A DIVIDEND of One and Three-Quarter per cent. (1 3/4%) on the Preferred Stock of DOMINION TEXTILE COMPANY Limited has been declared for the quarter ending September 30th, 1931, payable October 15th, 1931, to shareholders of record September 30th, 1931.
 By order of the Board,
 JAS. H. WEBB,
 Secretary-Treasurer.
 Montreal, September 2nd, 1931.

DOMINION Textile Co. Limited
Notice of Common Stock Dividend
 A DIVIDEND of One Dollar and Twenty-Five Cents (\$1.25) per share has been declared on the Common Stock of DOMINION TEXTILE COMPANY Limited for the quarter ending September 30th, 1931, payable October 15th, 1931, to shareholders of record September 15th, 1931.
 By order of the Board,
 JAS. H. WEBB,
 Secretary-Treasurer.
 Montreal, September 2nd, 1931.

BRITISH COLUMBIA POWER CORPORATION, LIMITED
DIVIDEND No. 13
 NOTICE is hereby given that a dividend of Fifty cents per Share on Class "A" Shares of no par value has been declared for the period ending September 30th, 1931, to Shareholders of record at that date and that same will be payable by the Montreal Trust Company at its office in Montreal, on October 15th, 1931.
 By Order of the Board,
 ERNEST ROGERS,
 Secretary.
 Vancouver, B.C.,
 September 11th, 1931.

CHARTERED TRUST AND EXECUTOR COMPANY
Dividend Notice

Notice is hereby given that the regular quarterly dividend of 1 1/2% has been declared payable on the First day of October, 1931, to shareholders of record at the close of business September 25th, 1931.
 By order of the Board,
 E. W. McNEILL, Secretary.

CANADA BUD BREWERIES LIMITED
DIVIDEND NO. 8

Notice is hereby given that a quarterly dividend of twenty-five cents (25c) per share on the no par value Common stock of Canada Bud Breweries Limited, being at the rate of \$1.00 per share per annum has been declared payable on the 15th day of October, 1931, to shareholders of record at the close of business on 30th September, 1931.
 By order of Board of Directors,
 E. J. KAY, Secretary.
 Toronto, 10th Sept., 1931.

DAIRY CORPORATION OF CANADA LIMITED
Preferred Stock Dividend Notice

NOTICE IS HEREBY GIVEN that the regular quarterly dividend of one and one-half per cent. (1 1/2%) has been declared on the Cumulative Preferred Stock of this Company for the current quarter payable October 1st, 1931, to shareholders of record at close of business on September 15th, 1931.
 By order of the Board,
 W. G. BROWN,
 Secretary.

ORANGE CRUSH LIMITED
NOTICE OF DIVIDENDS
"A" PREFERRED

Notice is hereby given that a quarterly dividend of 1 1/4% has been declared on the "A" Preferred Capital Stock of this Company payable October 1st, 1931, to shareholders of record September 16th, 1931.
 By order of the Board,
 R. T. MacDONALD,
 Secretary.
 Toronto, Ont., September 8th, 1931.

Associated Breweries of Canada LIMITED
Dividend Notice

NOTICE IS HEREBY GIVEN that quarterly dividend (No. 12) of 1 1/4% upon the outstanding preference shares of the Company has been declared, the said dividend to be payable on or after the first day of October, A.D. 1931, to the shareholders of record at the close of business on the 15th day of September, A.D. 1931.

NOTICE IS ALSO GIVEN that quarterly dividend (No. 12) of Fifteen Cents (15c) on the no par value common shares of the Company issued and outstanding has been declared in favour of shareholders of record at the close of business on the 15th day of September, A.D. 1931, payable on and after the 30th day of September, A.D. 1931.
 By order of the Board,
 J. G. WALFORD,
 Secretary-Treasurer.
 Calgary, Alberta, September 10, 1931.

UNITED GRAIN GROWERS LIMITED

A dividend at the rate of five per cent. has been declared on the paid-up capital stock of United Grain Growers Limited, for the financial year ending July 31st, 1931.
 Cheques will be mailed on September 15th, 1931, to shareholders of record at the close of business July 31st.
 By order of the Board of Directors,
 R. S. LAW,
 President.
 Winnipeg, Manitoba,
 September 10th, 1931.

CO-OPERATION THE CURE

Organized Economic Planning on National Scale Necessary for Restoration and Maintenance of Stability

By SIR BASIL BLACKETT (London)

MANY of the difficulties of today are economic in their ultimate origin rather than political. The difficulties with which we are faced today are very largely on the economic side, due, not merely to monetary causes but also to some failure to relate production to consumption, some failure to plan and think ahead to ensure that what is being produced at any given moment is what is really required by mankind for consumption.

It is very difficult for those who are thinking of dealing with a situation at any given moment to avoid thinking compartmentally. I am not sure that we do not need a new political and economic technique to deal with the situation. With our English love of liberty we are determined we will not make sacrifices of our personal and political liberty such as we believe are involved in Fascism and Bolshevism, yet I am not sure we should not be wise to take a leaf out of the books of both Italy and Russia in the matter of organized thinking and planning ahead.

In our complex economic and social system of today, if the machine which man has created is to remain his servant and not wreck itself and its creator — a danger which is so threatening that pessimists declare that man is not clever enough to manage the machine he has created — we can find salvation only in co-operative self-help and orderly discipline under planned direction, in place of laissez-faire and reliance on the unordered competition of enlightened self-interest and individual enterprise.

The nineteenth century was the century of competition. Political and economic planning on a co-operative basis is the task of the twentieth century. If I do not go all the way with the monetary school in holding that the remedies for our present economic ills can be found only in monetary action, it is not that I doubt the absolute necessity of a carefully-planned monetary policy leading to wise monetary action. It is because I cannot agree with the word "only." Part of our trouble is due to failure to control production in relation to demand, and to exclusive reliance on monetary means for controlling production.

It is impossible to isolate the monetary field from the rest of the field of vision when we are surveying modern activities and planning progress. By all means let us put our monetary machine in order. It is well worth doing and we shall reap the reward, but on one condition, viz., that we deal with other defects in our social and economic life simultaneously. We must at all costs keep a firm grasp of what Hegel called the "altogetherness of everything." Most of our troubles today have their origin in our unwillingness or our inability to deal with our problems except piecemeal.

Why is it that we have doubled the number of the mentally deficient in the past 20 years? Not because we have been wrong in our humanitarian efforts to soften their sufferings, but because we have approached the problem

piecemeal. Our well-meant partial efforts have merely aggravated the fundamental evils. Which thing is a parable. In the economic sphere, exactly similar results have sprung from well-intentioned but piecemeal efforts to deal with our problems. We have rightly ceased to be content to let our economic difficulties solve themselves by painful economic adjustments, bankruptcy, starvation wages, and bulk emigration.

We have also been unwilling to take the radical action necessary to find suitable substitutes for what we have discarded, and we have obstinately refused to see these problems as a whole. Housing, town-planning, roads, transport, agriculture, electricity, derelict areas, sheltered and unsheltered wages, trade-union regulations, education, social and health services, migration, rationalization of industries, tariffs, import boards, monetary policy, the reform of the machinery of local and central government — all these are closely inter-related, and must be thought of and planned for together.

National planning shades off into imperial planning, and many of our major problems, and in a special degree our monetary problems, can be approached only on the basis of international co-operation.

Fascism and Bolshevism have two aspects in common. Both appear to have flouted the claims of the individual to personal and political freedom. Both have stressed the necessity of ordered planning on a national scale. Until recently, any advocate of planning ran the risk of being howled down as an enemy of liberty. We do right to cling fast to traditions of freedom, but there is no surer way of losing both liberty and prosperity than to drift hopelessly and to refuse to accept that ordered co-operative planning which alone can regain for us control over the machinery on which our political and social and economic life depend.

Freedom is always organized freedom, not license. Where should we be if we refused to allow pointmen to help us to regulate motor traffic in our streets and roads because they interfered with our freedom? An inefficient business man is as much a danger to his fellow industrialists as a bad motor driver is to his fellow motorists.

Ordered planning does indeed involve a discarding of certain of our individualist prejudices, but why should we doubt that it can be pursued without departure from traditions of personal and political liberty? The truth is surely just the opposite of these fears.

Today, in spite of a great fund of good will, we find our wills frustrated in every direction owing to sheer inability to free ourselves from the toils of the machine of which we have lost control. It is because of the urgent need to liberate the individual and enable him to exercise that spontaneous initiative which alone can build up the structure of society that the call goes out to all good citizens to join in

thinking out and planning and putting into operation a reform of our political and economic life.



AUTHORITY FOR QUEEN'S
 W. C. Clark, New York investment banker, Vice-President of Straus & Co., is returning to academic work and will assume the direction of the Courses in Commerce at Queen's University at the opening of the coming session. Mr. Clark is a member of President Hoover's Emergency Committee on Unemployment, a member of the Secretary of Commerce's Conference on Construction, and a collaborator in the study of the business depression being carried on by the National Bureau of Economic Research.

The wild life of Northern Canada forms the main source of supply of food and clothing for the natives and its conservation is one of the important functions of the North West Territories and Yukon Branch of the Department of the Interior. In fact, the particular care of the branch is centred in the health, well being and prosperity of the natives, and each year scientific investigators and administrative officers who speak both the Indian and Eskimo languages go into the north country to further the best interests of the native inhabitants. Over 25,000 miles were covered by these officers last year in the execution of their work.

You Have a Right to Look SMART

No One Is Completely Well-dressed Without a Genuine

BORSALINO
 THE FINEST HIGH-GRADE HATS IN THE WORLD

All the New Fall BORSALINOS are sold at the Four Downtown Corner Stores of

L. J. APPELGATH & SON
 Cor. Yonge & Richmond Cor. King & Victoria Main Store: Yonge & Richmond Cor. Yonge & Trinity Sq. Cor. Queen & Victoria All Stores Open Evenings

We offer

First Mortgage Certificates

guaranteed by

The Title Guarantee & Trust Corporation of Canada

INTEREST: 6%, payable by cheque half-yearly on the 1st May and November.
 MATURITY: FIVE YEARS, and occasionally for shorter periods.

These certificates without exception are issued against First Mortgage loans on properties situated in the built-up districts of Montreal, Westmount, Outremont, Verdun, Notre Dame de Grace, Lachine, Montreal West and Model City. Mortgage loans are limited to not more than 60% of the properties' valuation.

DESCRIPTION OF TITLE: A First Mortgage Certificate represents an undivided share of a real First Mortgage held "in Trust" by the Title Guarantee and Trust Corporation of Canada. It is issued in the name of the investor in amounts of \$100. and multiples thereof. Each Certificate bears the name of the borrower, total amount of the mortgage, location of the mortgaged property, date of the mortgage deed, name of the Notary, location of Registry Office and registration number. Interest is payable half-yearly on the 1st May and November by cheque issued by the Corporation and mailed direct to the holder of the Certificate. The principal may be repaid prior to maturity, at the option of the Corporation, in which event the latter will give thirty days' notice and will pay an indemnity equal to three months' interest in addition to interest then accrued. A Certificate may be conveniently transferred without charge by a mere endorsement, with the concurrence of the Corporation.

GUARANTEE: The Title Guarantee and Trust Corporation of Canada guarantees the refunding of capital and interest on all mortgage loan certificates issued by it.

THE GUARANTOR CORPORATION: The Title Guarantee and Trust Corporation of Canada was incorporated by Letters-patent granted by the Government of the Province of Quebec on February 14th, 1920. The Board of Directors is composed of leading business men in Canada. Its capital and reserve combined stands at \$1,500,000. The Corporation deals mainly in loans secured by first mortgage on improved real estate; against these, it issues its own certificates for specific portions thereof, which it unconditionally guarantees. As its name indicates, the Corporation also vouches for the correctness of titles and acts as trustee.

PRICE: WE OFFER THESE CERTIFICATES AT PAR (100) NET

Circular more fully descriptive of this attractive investment, a facsimile of a Mortgage Certificate and explanatory letter from the President of the Guarantor Corporation will be sent on request.

A. S. McNichols and Co. Limited

132 ST. JAMES STREET WEST - MONTREAL
 Tel. Lancaster 5636

The information contained herein has been obtained from sources that we deem reliable, and while not guaranteed, are accepted by us as correct.



HOLIDAYING AT LUCERNE

Mr. Jackson Dodds, General Manager of the Bank of Montreal, and Mr. E. Barott, at the gates of the Seignior Club, Lucerne-in-Quebec.

Strong

With Capital and Reserves of over \$74,000,000 and Assets in excess of \$750,000,000, the Bank of Montreal, whose always high percentage of liquid reserves is traditional, is one of the world's strongest banks.

BANK OF MONTREAL
Established 1817
TOTAL ASSETS IN EXCESS OF \$750,000,000



NATURE PROVIDES CHURCHILL HANDICAPS
Icebergs which drifted around the Bay during the latter part of June, 1931.
—Photo by A. Dugalle.

HUDSON BAY ROUTE

(Continued from Page 25)

this variety, the reader may get some idea of the accommodation necessary at terminal elevators, where each grade has to be kept in a separate bin till such time as out-shipments are made by boat or train. Of course it is possible that the grain commissioners may designate Churchill a high grade port, for short-term shipments.

Another problem looms up when out-going shipments in boats from terminal elevators have to be arranged, and placed in proper holds on stated vessels for specified shippers. This angle, by way of illustration, became so complicated about twenty years ago at Fort William and Port Arthur that a mutual organization of shippers had to be formed, since known as The Lake Shippers' Clearance Association. This made possible the joint use of about thirty-five elevators, with thousands of bins available for the immense number of different grades in an aggregate storage of some ninety million bushels. These varying low grades could then be blended more advantageously, stored economically into the elevators, and, later, moved into vessels, at a minimum of cost and inconvenience.

As the number of elevators at the lake front increased, and likewise the number of bins, the move-

ment became easier and rendered greater protection to both grower and dealer. Any car arriving from the prairies, no matter what grain or grade, as the result of an abnormal year, is now readily taken care of when reaching its destination. This is an important element in the economical handling of grain.

It must be understood that until a car of grain approaches its destination, the exact grading is not known. Grain headed for Fort William is inspected at Winnipeg. During any wet season, of course, the problem is immensely more complicated, but is all a part of a smooth grain marketing machine. In the case of grain being shipped to Churchill, it is assumed that some point, say The Pas, or Hudson's Bay Junction, might be designated an inspection point.

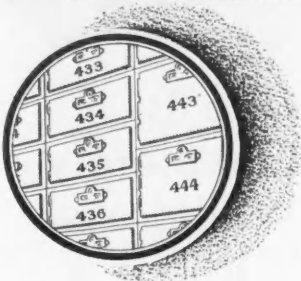
It is possible that a single car of low grade wheat, if it is to be kept separate, might tie up a bin perhaps of 10,000 bushels capacity indefinitely. Any grain man understands that although the total capacity of the Churchill elevator is two million, in actual operation considerably less than half that amount might easily tie up the elevator. The average ocean vessel arriving at Churchill could probably load from 100,000 to 200,000 bushels of perhaps, one, two, or even three, separate grades. But with one elevator, and a limited number of bins, it is doubtful if sufficient of a certain grade designated during normal movements would be available when the vessel is ready to load. All these angles have to be borne in mind.

IN THE case of hundreds of grades of the lower classes of grain, many vessels might arrive and depart before these would be available as part of a cargo. With a limited shipping season, much grain would necessarily have to be carried over from one year to another. The storage rate at Fort William is one cent per bushel per month, and if the Churchill elevator is to be conducted on business lines, less can hardly be charged there. Under these conditions the free movement of cars of grain from the prairies might be impossible on anything like a profitable basis. Once a car is headed for Churchill it would have to go to that destination, as accumulative freight charges would be prohibitive, if the destination—after the car is inspected—was changed to, say Fort William.

Fort Churchill's real test as a grain shipping port of promised importance will come when the route is declared ready to receive cereals and other exportable products from the prairies, and has to duplicate competitive points, where return loads must be considered. On grain shipped to Fort William 75% of its value is usually available as an advance, if required, from a commission merchant, or a bank. But when there is a possibility of the car staying in storage at Churchill indefinitely, and necessarily hedged, owing to it being an off-grade not in demand for export, financing may become a serious problem among shippers.

And so it will be evidenced that the prairies' youthful seaport is much like the pampered and spoiled college graduate, who thought he was sitting on top of the world till he faced the stern realities of making good in competitive business. Fort Churchill may ultimately become all its supporters claim, but it will have a better chance of succeeding if guided by sound judgment and common sense in facing unavoidable problems—and admitted handicaps provided by Nature, and the Arctic environment. In grain, as in other lines of international trading, the port will develop in importance only to the extent that it is able to hold its own with long established centres appealing to world commerce, without sentiment and political bias.

A safe place
for your
valuable
papers!



Your deeds, securities and other valuable papers may represent the tangible evidence of years of effort on your part. The most modern safeguard for your precious possessions is a Safety Deposit Box.

The cost of security, convenience and privacy at The Bank of Toronto is small. Rentals are \$3.00 per year and upwards.

Rent a Safety Deposit Box at

THE BANK OF TORONTO

INCORPORATED 1855

The Bank for Savings

CAPITAL \$6,000,000

RESERVES \$9,000,000

He will see you-right away



Buyers who have become familiar with your goods and their merits through the medium of attractive and interest-compelling sales literature are less likely to be "in conference" when your salesman calls. The representative of an unknown company, selling an unfamiliar product, finds it harder to get interviews, and must waste precious time explaining.

To aid in the production of resultful selling literature, we have prepared a booklet on Sales Letters, based on the experience of the most successful users of direct-mail advertising. Your printer will gladly supply a copy without charge, and he can give you valuable assistance in planning a campaign. Or, if you fill in the accompanying coupon we will mail you the Booklet direct.

Your Printer can help you. Use him.

HOWARD SMITH PAPER MILLS, LIMITED,
407 McGill St., Montreal.

Please send me without obligation your free Booklet on Sales Letters.

Name _____

Address _____

Howard Smith Paper Mills Limited

Makers in Canada of high grade Papers

407 MCGILL ST., MONTREAL



High class municipal securities, such as bonds of the City of Montreal, are suitable investments for individuals as well as for institutions. Ask our nearest office for offerings and suggestions.

The National City Company

Head Office—360 St. James Street—Montreal
320 Bay Street TORONTO 85 Sparks Street OTTAWA 65 St. Anne Street QUEBEC

Certainty
**In the Execution
of Your Will**

ONE of the hazards of appointing a personal executor is that he may die and if so the management of your estate passes into the hands of his executor. Should your executor die intestate, the Courts must appoint an administrator for your estate.

Personal executors are naturally subject to the chances and changes of life. They may be ill, travelling or over-worked, and your interests therefore suffer.

This Corporation is an experienced executor and has a continuous and permanent existence. It is in a position to establish friendly and dependable relations with your beneficiaries to their comfort and security.



**THE TORONTO
GENERAL TRUSTS
CORPORATION**

Total Assets under Administration over \$220,000,000

When Travelling—

take your funds with you in convenient and readily convertible form. Secure a Letter-of-Credit at any branch of this Bank.

**THE BANK OF
NOVA SCOTIA**

Established 1832

Capital, \$12,000,000 Reserves, \$24,000,000
Total Assets over \$265,000,000.

TRUSTEES — EXECUTORS — ADMINISTRATORS
TRANSFER AGENTS — REGISTRARS

**PRUDENTIAL
TRUST
COMPANY, LIMITED**

Erig-Gen.
G. E. McCRAIG
President

FRANK S. TAYLOR
General Manager

Will act as agent for executors or administrators to attend to the realization of assets, collection of revenues, management of properties or securities, and in any other fiduciary capacity.

We can relieve you of attention to troublesome details and help you to solve your difficulties.

You are invited to consult our officials

Head Office: COMPANY'S BUILDING, MONTREAL

TORONTO VANCOUVER REGINA EDMONTON HALIFAX
and LONDON, ENG., 141 Moorgate, E.C. 2



**INDEPENDENCE
TRUST SHARES**

Consult your Investment Dealer for full particulars or write Independence Shares Corporation, 1608 Walnut St., Phila., Pa.